

ACCOUNTING AND FINANCE LEVEL – II



TVET CURRICULUM

Based on December, 2021 (V- I) Occupational
standard (OS)

March, 2022
Addis Abeba, Ethiopia

Preface

The reformed TVET-System is an outcome-based system. It utilizes the needs of the labor market and occupational requirements from the world of work as the benchmark and standard for TVET delivery. The requirements from the world of work are analyzed and documented – taking into account international benchmarking – as occupational standards (OS).

In the reformed TVET-System, curricula and curriculum development play an important role with regard to quality driven comparable TVET-Delivery. The Curricula help to facilitate the training process in a way, that trainees acquire the set of occupational competences (skills, knowledge and attitude) required at the working place and defined in the occupational standards (OS).

This curriculum has been developed by a group of professional experts from different Regional TVET Bureaus, colleges, Industries, Institutes and universities based on the occupational standard for **Accounting and Finance Level II**.

The curriculum development process has been actively supported and facilitated by **Ministry of Labor and Skills**.

TVET-Program Design

1.1. TVET-Program Title: Accounting and Finance Level II

1.2. TVET-Program Description

The Program is designed to develop the necessary knowledge, skills and attitude of the trainees to the standard required by the occupation. The contents of this program are in line with the occupational standard. The Trainees who successfully completed the Program will be qualified to work as an **Accountant Level II** with competencies elaborated in the respective OS. Graduates of the program will have the required qualification to work in the **Labor and Social Affair** sector in the field of **Accounting and Finance**.

The prime objective of this training program is to equip the Trainees with the identified competences specified in the OS. Graduates are therefore expected to Use Business Technology and equipment, Process Customer Accounts and Transactions, Develop Understanding of the Ethiopian Financial System and Markets, Develop Understanding of Taxation, Prepare and Use a Personal Budget and Savings Plan, Develop Understanding of Debt and Consumer Credit, Apply Business Communication in the work place, Produce, Record & maintain Business Documents and Apply 5S Procedures in accordance with the performance criteria and evidence guide described in the OS.

1.3. TVET-Program Training Outcomes

The expected outputs of this program are the acquisition and implementation of the following units of competences:

LSA ACF2 01 1221 Use Business Technology and equipment

LSA ACF2 02 1221 Process Customer Accounts and Transactions

LSA ACF2 03 1221 Develop Understanding of the Ethiopian Financial System and Markets

LSA ACF2 04 1221 Develop Understanding of Taxation

LSA ACF2 05 1221 Prepare and Use a Personal Budget and Savings Plan

LSA ACF2 06 1221 Develop Understanding of Debt and Consumer Credit

LSA ACF2 07 1221 Apply Business Communication in the work place

LSA ACF2 08 1221 Produce, Record & Maintain Business Documents

LSA ACF2 09 1221 Apply 5S Procedures

1.4. Duration of the TVET-Program

The Program will have duration of **640 Hours** including the in school/ Institution training and on-the-job practice or cooperative training time. Such cooperative training based on realities of the industry, nature of the occupation, location of the TVET institution, and other factors will be considered in the training delivery to ensure that trainees acquire practical and workplace experience.

s.no	Unit competency	TVET Institution training		Cooperative training	Total hours	Remarks
		Theory	Practical			
1.	Use Business Technology and equipment	12	20	8	40	
2.	Process Customer Accounts and Transactions	24	16	40	80	
3.	Develop Understanding of the Ethiopian Financial System and Markets	38	24	8	70	
4.	Develop Understanding of Taxation	33	53	24	110	
5.	Prepare and Use a Personal Budget and Savings Plan	30	46	24	100	
6.	Develop Understanding of Debt and Consumer Credit	27	39	24	100	
7.	Apply Business Communication in the work place	25	7	8	40	
8.	Produce, Record & Maintain Business Documents	20	32	8	60	
9.	Apply 5S Procedures	12	20	8	40	
	Total allotted hour	221	257	152	640 hr	

1.5. Qualification Level and Certification

Based on the descriptors elaborated on the Ethiopian National TVET Qualification Framework (NTQF) the qualification of this specific TVET Program is Level II.

The trainee can exit after successfully completing the modules in one level and will be awarded the equivalent institutional certificate on the level completed. However, only institutional certificate of training accomplishment will be awarded.

1.6. Target Groups

Any citizen **with or without disability** who meets the entry requirements under items 1.7 and capable of participating in the training activities is entitled to take part in the Program.

1.7 Entry Requirements

The prospective participants of this program are required to possess the requirements or directive of the **Ministry of Labor and Skills**.

1.8 Mode of Delivery

This TVET-Program is characterized as a formal Program on middle level technical skills. The mode of delivery is co-operative training. The time spent by the trainees in the real work place/ industry will give them enough exposure to the actual world of work and enable them to get hands-on experience.

The co-operative approach will be supported with school-based lecture-discussion, simulation and actual practice. These modalities will be utilized before the trainees are exposed to the industry environment.

Hence based on the nature of the occupation, location of the TVET institutions, and interest of the industry alternative mode of cooperative training such as apprenticeships, internship and traineeship will be employed. In addition, in the areas where industry is not sufficiently available the established production and service centers/learning factories in TVET institutions will be used as cooperative training places. The Training-Institution and identified companies have forged an agreement to co-operate with regard to the implementation of this program.

1.9. TVET-Program Structure

Unit of Competence	Module Code & Title	Training Outcomes	Duration (In Hours)
<u>LSA ACF2 01 1221</u> <u>Use Business Technology and equipment</u>	<u>LSA ACF2 M01 0322</u> Using Business Technology and equipment	<ul style="list-style-type: none"> • Select and use technology • Process and organize data • Maintain technology 	40 Hr.
<u>LSA ACF2 08 1221</u> <u>Producing, Recording & maintaining Business Documents</u>	<u>LSA ACF2 M02 0322</u> Producing, Recording & maintaining Business Documents	<ul style="list-style-type: none"> • Select and prepare resources • Design document • Produce document • Finalize document 	60
<u>LSA ACF2 09 1221</u> <u>Apply 5S Procedures</u>	<u>LSA ACF2 M03 0322</u> Applying 5S Procedures	<ul style="list-style-type: none"> • Prepare for work • Sort items • Set all items in order. • Perform shine activities. • Standardize 5S • Sustain 5S 	40

<u>LSA ACF2 07 1221</u>	<u>Apply Business Communication in the work place</u>	<u>LSA ACF2 M04 0322</u>	Applying Business Communication in the work place	<ul style="list-style-type: none"> • Obtain and convey workplace information • Participate in workplace meetings and discussions • Complete relevant work related documents • Describe team role and scope • Identify own role and responsibility within team • Work as a team member 	40
<u>LSA ACF2 02 1221</u>	<u>Process Customer Accounts and Transactions</u>	<u>LSA ACF2 M05 0322</u>	Processing Customer Accounts and Transactions	<ul style="list-style-type: none"> • Identify customer account needs • Open customer account • Transfer or close customer account • Administer the process • Provide customer service • Process basic financial transactions • Administer the transaction process 	80
<u>LSA ACF2 03 1221</u>	<u>Develop understanding of the Ethiopian Financial system & markets</u>	<u>LSA ACF2 M06 0322</u>	Developing understanding of the Ethiopian Financial system & markets	<ul style="list-style-type: none"> • Describe what is meant by the Ethiopian financial markets • Explain the function and role of the National Bank of Ethiopia (NBE) • Explain Ethiopia's monetary system 	70

			<ul style="list-style-type: none"> • Explain the key factors that influence the Ethiopian economy • Describe the role of regulators 		
<u>LSA ACF2 05 1221</u>	<u>Prepare & use a Personal Budget & savings plan</u>	<u>LSA ACF2 M07 0322</u>	<u>Preparing & using a Personal Budget & savings plan</u>	<ul style="list-style-type: none"> • Analyze and discuss budgeting as a financial tool • Develop a personal budget • Implement and monitor the personal budget • Discuss the place of saving and investing today • Understand risk as it relates to saving and investing • Develop your own savings plan • Implement your own savings plan 	100
<u>LSA ACF2 06 1221</u>	<u>Develop understanding of Debt & Consumer credits</u>	<u>LSA ACF2 M08 0322</u>	<u>Developing understanding of Debt & Consumer credits</u>	<ul style="list-style-type: none"> • Identify and discuss the role of credit in society • Identify and discuss the range of credit options available • Identify and discuss costs of using credit • Analyze and discuss the effective use of consumer credit • Manage personal credit rating and history 	100

<p><u>LSA ACF2 04 1221</u> <u>Develop</u> <u>understanding of</u> <u>Taxation</u></p>	<p><u>LSA ACF2 M09 0322</u> <u>Developing</u> <u>understanding of</u> <u>Taxation</u></p>	<ul style="list-style-type: none"> • Identify and discuss the role of taxation in the Ethiopian economy • Identify and discuss direct tax • Identify and discuss indirect tax • Identify and discuss stamp duty tax • Manage tax liability 	<p>110</p>
--	--	---	------------

*The time duration (Hours) indicated for the module should include all activities in and out of the TVET institution

1.10 Institutional Assessment

Two types of evaluation will be used in determining the extent to which training outcomes are achieved. The specific training outcomes are stated in the modules. In assessing them, verifiable and observable indicators and standards shall be used.

The *formative assessment* is incorporated in the training modules and form part of the training process. Formative evaluation provides the trainee with feedback regarding success or failure in attaining training outcomes. It identifies the specific training errors that need to be corrected, and provides reinforcement for successful performance as well. For the teacher, formative evaluation provides information for making instruction and remedial work more effective.

Summative Evaluation the other form of evaluation is given when all the modules in the program have been accomplished. It determines the extent to which competence have been achieved. And, the result of this assessment decision shall be expressed in the term of institutional Assessment implementation guidelines..

Techniques or tools for obtaining information about trainees' achievement include oral or written test, demonstration and on-site observation.

1.11 TVET Teachers Profile

The teachers conducting this particular TVET Program are **B Level** and above who have satisfactory practical experiences or equivalent qualifications.

LEARNING MODULE 01	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance - Level II	
MODULE TITLE: Using Business Technology and Equipment	
MODULE CODE: <u>LSA ACF2 M01 0322</u>	
NOMINAL DURATION: 40 Hours	
MODULE DESCRIPTION: This module covers the competence required to select, use and maintain a range of business technology. This technology includes the effective use of computer software to organize information and data.	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Select and use technology</p> <p>LO2. Process and organize data</p> <p>LO3. Maintain technology</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Select and use technology (10hr)</p> <p style="padding-left: 20px;">1.1. Selecting technology and software applications</p> <p style="padding-left: 20px;">1.2. Adjusting Workspace based on ergonomic requirements</p> <p style="padding-left: 20px;">1.3. Using technology according to organizational requirements</p> <p>LO2. Process and organize data (20hr)</p> <p style="padding-left: 20px;">2.1 Identifying and opening files and records</p> <p style="padding-left: 20px;">2.2 Operating input devices</p> <p style="padding-left: 20px;">2.2. Storing data</p> <p style="padding-left: 20px;">2.3. Using manuals, training booklets and online help</p> <p>LO3. Maintain technology (10hr)</p> <p style="padding-left: 20px;">3.1 Identifying and replacing used technology consumables</p> <p style="padding-left: 20px;">3.2 Carrying out and arranging routine maintenance</p> <p style="padding-left: 20px;">3.3. Identifying equipment faults and taking action</p>	

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop
Demonstration	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ provide tutorial support (if necessary)

<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary
<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	

ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader ❖ (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration /Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO1. Select and use technology

- Appropriate *technology* and *software applications* are selected to achieve the requirements of the task
- Workspace, furniture and equipment are adjusted to suit user ergonomic requirements
- Technology is used according to *organizational requirements* and in a way which promotes a safe work environment

LO2. Process and organize data

- Files and records are identified, opened, generated or amended according to task and organizational requirements
- *Input devices* are operated according to organizational requirements
- *Data is stored* appropriately and exit applications without damage to or loss of, data
- Manuals, training booklets and/or online help or help-desks are used to overcome basic difficulties with applications

LO3. Maintain technology

- Used *technology consumables* are identified and replaced in accordance with manufacturer's instructions and organizational requirements
- *Routine maintenance* is carried out and/or arranged to ensure equipment is maintained in accordance with manufacturer's instructions and organizational requirements
- *Equipment faults are identified* accurately and action is taken in accordance with manufacturer's instructions or report fault to designated person

Annex: Resource Requirements

Module code: LSA ACF2 M01 0322				
Module Title: Using Business Technology and Equipment				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Business technology simplified	Ervin M.J., 2010,	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A-4 Paper	Double A	3 packet	3:25
2.	Pen	Cello/BIC	2 packet	2:25
3.	Marker	White board /permanent	5 packet	
4.	Flip chart	585*810mm/25sheets	3	
5.	Duster	White board	2 pcs	
6.	Printer cartridge	Laser Jet	2 pcs	
7.	Toner	Canon	1 pcs	
8.	CD	CD-R/CD-RW	1 pack	
9.	Flash	SanDisk 8Gb	2 pcs	
10.	Staples	Number	10 pack	
D. Tools and Equipments				
1.	Desktop Computer	Del 710	25	1:1
2.	Laptop	Toshiba icore5	1	for trainer
3.	Printer	Hp Laser jet	1	1:25
4.	Scanner	HP	1	1:25
5.	Photocopier	Cannon	1	1:25
6.	Binding machine	Unit	1	1:25
7.	Stapler	Unit	5	
8.	LCD projector	Epson	1	1:25
9.	White Board	Unit	2	
10.	Furniture & Fixture	Unit	10	
11.	Divider	Unit	10	

LEARNING MODULE 02	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance - Level II	
MODULE TITLE : Produce, Record & Maintain Business Documents	
MODULE CODE : <u>LSA ACF2 M02 0322</u>	
NOMINAL DURATION: 60 Hours	
<p>MODULE DESCRIPTION : This module covers the performance outcomes, skills and knowledge required to maintain the records ,design and produce various business documents , record systems and publications in good order on a day to day basis.</p>	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Select and prepare resources</p> <p>LO2. Design document</p> <p>LO3. Produce document</p> <p>LO4. Finalize document</p> <p>LO5. Collate business records</p> <p>LO6. Update business or records system</p> <p>LO7. Prepare reports from the business or records system</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Select and prepare resources (5hr)</p> <p>1.1. Selecting and using technology and software applications</p> <p>1.2. Producing business documents</p> <p>1.3. Selecting layout and style of publication</p> <p>1.4. Ensuring document design</p> <p>1.5. Discussing and clarifying format and style</p> <p>LO2. Design document (10hr)</p> <p>2.1. Opening and generating files and records</p> <p>2.2. Designing document</p> <p>2.3. Using a range of functions</p> <p>2.4. Operating input devices</p> <p>LO3. Produce document (10hr)</p> <p>3.1 Completing document production</p> <p>3.2 Checking document produced</p> <p>3.3 Storing and saving document</p> <p>3.4 Using Manuals, training booklets and help-desks</p>	

LO 4. Finalize document **(10hr)**

- 4.1 Proofreading document
- 4.2 Making modifications to document
- 4.3 Naming and Storing document
- 4.4 Printing and presenting document

LO 5. Collate business records **(10hr)**

- 5.1 Identifying individual records or information
- 5.2 Incorporating individual records or information
- 5.3 Sorting records in accordance with workplace requirements
- 5.4 Adhering to security and access requirements

LO 6. Update business or records system **(10hr)**

- 6.1 Identifying and recording Control information
- 6.2 Updating Control information
- 6.3 Identifying and removing records

LO7. Prepare reports from the business or records system **(5hr)**

- 7.1 Interpreting and clarifying requests for reports
- 7.2 Preparing reports

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop
Demonstration	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ provide tutorial support (if necessary)

<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary
<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	

ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader ❖ (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration /Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO.1. Select and prepare resources

- Appropriate *technology* and *software* applications are selected and used to produce required *business documents*
- Layout and style of publication are selected according to information and *organizational requirements*
- Document design is ensured to be consistent with company and/or client requirements, using basic design principles
- Format and style are discussed and clarified with person requesting document/publication

LO.2 Design document

- Files and records are identified, opened and generated according to task and organizational requirements
- Document is designed to ensure efficient entry of information and to maximize the presentation and appearance of information
- A range of *functions* are used to ensure consistency of design and layout
- *Input devices* are operated within designated requirements

LO3. Produce document

- Document production is completed within designated time lines according to organizational requirements
- Document produced is checked to ensure it meets task requirements for style and layout
- Document is stored appropriately and document is saved to avoid loss of data
- Manuals, training booklets and/or help-desks are used to overcome basic difficulties with document design and production

LO4 Finalize document

- Document is proofread for readability, accuracy and consistency in language, style and layout prior to final output
- Any modifications to document are made to meet requirements
- Document is *named* and *stored* in accordance with organizational requirements and exit the application without data loss/ damage
- Document is printed and presented according to requirements **LO5. Identify own role and responsibility within team**

LO5 .Collate business records

- Identify individual *records* or *information* which should be incorporated into *business or records system* according to organizational criteria
- Records are sorted in accordance with workplace requirements

- Adhere to *security and access requirements* in accordance with organizational procedures

LO6. Update business or records system

- Control information is identified and recorded for describing new records to be incorporated into business or records system
- Control information describing movement or use of records is updated within business or records system
- Control information in business or records system is accurately recorded and updated
- Records of completed business activities are identified and removed from current system for disposal

LO7. Prepare reports from the business or records system

- Requests for *reports* are interpreted and the content and frequency sought are clarified, where necessary
- Reports are prepared from business or records system in accordance with instructions or request
- Reports are prepared in accordance with organizational security and access procedures

Annex: Resource Requirements

Module code: LSA ACF2 M02 0322				
Module Title: Produce, Record & Maintain Business Documents				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Business information system: an introduction	David Kroenke & Richard Hatch, 1993	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A-4 Paper	Double A	3 pack	3:25
2.	Pen	Cello/BIC	2 pack	1:25
3.	Marker	White board /permanent	5 pack	
4.	Flip chart	585*810mm/25sheets	3	
5.	Duster	White board	2 pcs	
6.	Printer cartridge	Laser Jet	2 pcs	
7.	Toner	Canon	1 pcs	
8.	CD	CD-R/CD-RW	1 pack	
9.	Flash	SanDisk 8Gb	5 pcs	
10.	Staples	Number	10 pack	
D. Tools and Equipments				
1.	Desktop Computer	Del 710	25	1:1
2.	Laptop	Toshiba icore5	1	for trainer
3.	Printer	Hp Laser jet	3	3:25
4.	Scanner	HP	2	2:25
5.	Photocopier	Cannon	1	1:25
6.	Binding machine	Unit	5	1:5
7.	Stapler	Unit	5	
8.	LCD projector	Epson	1	1:25
9.	White Board	Unit	1	
10.	Furniture & Fixture	Unit	10	
11.	Divider	Unit	10	

LEARNING MODULE 03	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance - Level II	
MODULE TITLE: Applying 5S procedures	
MODULE CODE: <u>LSA ACF2 M03 0322</u>	
NOMINAL DURATION: 40 Hours	
MODULE DESCRIPTION: This unit covers knowledge, skills and attitudes required to apply 5S procedures and other standards set by 5S in work place..	
<p>LEARNING OUTCOMES At the end of the module the learner will be able to:</p> <ul style="list-style-type: none"> LO1. Prepare for work LO2. Sort items LO3. Set workplace in order LO4 .Perform shine activities LO5. Standardize 5S LO6. Sustain 5S system 	
<p>MODULE CONTENTS:</p> <p>LO1. Prepare for work (5hr)</p> <ul style="list-style-type: none"> 1.1. Using instructions to determine job requirements 1.2. Reading and interpreting Job specifications manuals 1.3. Observing OHS requirements 1.4. Using Tools and equipment 1.5. Identifying and checking safety equipment and tools 1.6. Preparing and Using Kaizen Board (Visual Management Board) <p>LO 2. Sort items (10hr)</p> <ul style="list-style-type: none"> 2.1. Preparing plan 2.2. Performing Cleaning activities 2.3. Identifying items in the workplace 2.4. Using Red tag strategy for unnecessary items 2.5. Evaluating and placing unnecessary items 2.6. Recording and quantifying necessary items 2.7. Reporting performance results 2.8. checking necessary items 	

LO 3. Set all items in order (10hr)

- 3.1. Preparing plan to implement set in order activities
- 3.2. Performing general cleaning activities.
- 3.3. Deciding location/Layout, storage and indication methods
- 3.4. Preparing and using tools and equipment
- 3.5. Placing Items in their assigned locations
- 3.6. Returning items to their assigned locations after use
- 3.7. Reporting performance results
- 3.8. Checking each item in its assigned location and order

LO4. Perform shine activities (5hr)

- 4.1. Preparing plan to implement shine activities.
- 4.2. Preparing and using tools and equipment
- 4.3. Implementing Shine activity using appropriate procedures
- 4.4. Reporting performance results using appropriate formats.
- 4.5. Conducting Regular shining activities

LO 5. Standardize 5S (5hr)

- 5.1. Preparing and using to standardize 5S activities.
- 5.2. Preparing and implementing tools and techniques
- 5.3. following checklists
- 5.4. Keeping the workplace to the specified standard
- 5.5. Avoiding problems by standardizing activities

LO 6 Sustain 5S (5hr)

- 6.1. Preparing and following Plan
- 6.2. Preparing and implementing Tools and techniques
- 6.3. Inspecting workplace for compliance to specified standard
- 6.4. Cleaning up workplace after completion of job
- 6.5. Identifying situations where compliance to standards is unlikely and take actions
- 6.6. Recommending improvements
- 6.7. Following Checklists to sustain activities and report
- 6.8. Avoiding problems by sustaining activities

LEARNING METHODS:

For None Impaired Trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop

<p>Demonstration</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ provide tutorial support (if necessary)
<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary

ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration/Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/ practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO 1. Prepare for work

- Work instructions are used to determine job requirements, including method, material and equipment.
- Job specifications are read and interpreted following working manual.
- **OHS requirements**, including dust and fume collection, breathing apparatus and eye and ear personal protection needs are observed throughout the work.
- **Tools and equipment** are prepared and used to implement 5S.
- **Safety equipment and tools** are identified and checked for safe and effective operation.
- Kaizen Board (Visual Management Board) is prepared and used in harmony with different workplace contexts

LO 3. Set all items in order.

- Plan is prepared to implement set in order activities.
- General cleaning activities are performed.
- Location/Layout, storage and indication methods for items are decided.
- Necessary tools and equipment are prepared and used for setting in order activities.
- Items are placed in their assigned locations.
- After use, the items are immediately returned to their assigned locations.
- Performance results are reported using appropriate formats
- Each item is regularly checked in its assigned location and order

LO 4 Perform shine activities.

- Plan is prepared to implement shine activities.
- Necessary tools and equipment are prepared and used for shinning activities.
- **Shine activity** is implemented using appropriate procedures.
- Performance results are reported using appropriate formats.
- Regular shining activities are conducted.

LO 5. Standardize 5S

- Plan is prepared and used to standardize 5S activities.
- **Tools and techniques to standardize 5S** are prepared and implemented based on **relevant procedures**.
- Checklists are followed for standardize activities and **reported to relevant personnel**.
- The workplace is kept to the specified standard.
- Problems are avoided by standardizing activities.

LO 6 Sustain 5S.

- Plan is prepared and followed to sustain 5S activities.
- Tools and techniques to sustain 5S are discussed, prepared and implemented based on relevant procedures.
- Workplace is inspected regularly for compliance to specified standard and sustainability of 5S techniques.
- Workplace is cleaned up after completion of job and before commencing next job or end of shift.
- Situations are identified where compliance to standards is unlikely and actions specified in procedures are taken.
- Improvements are recommended to lift the level of compliance in the workplace.
- Checklists are followed to sustain activities and report to relevant personnel.
- Problems are avoided by sustaining activities.

Annex: Resource Requirements

Module code: LSA ACF2 M03 0322

Module Title: Applying 5S procedures

Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Learner)
A.	<i>Learning Materials</i>			
1.	TTLM	Prepare by Teacher	1	1:25
2.	Textbooks		25	1:1
3.	Reference Books		5	1:5
3.1.	Ethiopia kaizen books		5	1:5
B.	<i>Learning Facilities & Infrastructure</i>			
1.	Lecture Room	5*5m	1	1:25
2.	Library	Standard		
3.	(etc.)		1	1:25
C.	<i>Consumable Materials</i>			
1.	Paper for check list	A4	5rim	1:5
2	paper for shop lay out	A3	5rim	1:5
5	Color paint		5	1:1
6	Thinner		canon	1:5
8	Soap	Hand wash		1:1
9	Brush & broom	Plastic/ragger	25	1:1
D.	<i>Tools and Equipment's</i>			
1.	wheel brow	Steel	5	1:5
2	Shovel	Steel	12	1:2
3	Fork	Steel	12	1:2
4	Mask		25 each	1:1
5	Glove	Plastic	25 each	1:1
6	Eye glass	Plastic	25 each	1:1
7	Helmet	Plastic	25 each	1:1
8	Safety Shoe	Rubber soul	25 each	1:1
9	Waste segregation box for re use	Wooden	1	1:25
10	Waste segregation box for disposal	Wooden	1	1:25

LEARNING MODULE 04	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance -Level II	
MODULE TITLE : Applying Business Communication in the work place	
MODULE CODE : <u>LSA ACF2 M04 0322</u>	
NOMINAL DURATION: 40 Hours	
<p>MODULE DESCRIPTION: This module covers the knowledge, skills and attitudes required to gather, interpret and convey information in response to workplace requirements and the skills, knowledge and attitudes to identify role and responsibility as a member of a team.</p>	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Obtain and convey workplace information</p> <p>LO2. Participate in workplace meetings and discussions</p> <p>LO3 Complete relevant work related documents</p> <p>LO4. Describe team role and scope</p> <p>LO5. Identify own role and responsibility within team</p> <p>LO6. Work as a team member</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Obtain and convey workplace information (10hr)</p> <p>1.1. Accessing information from appropriate sources</p> <p>1.2. Using effective questioning , active listening and speaking skills</p> <p>1.3. Using appropriate medium</p> <p>1.4. Using appropriate non- verbal communication</p> <p>1.5. Identifying and following appropriate lines of communication</p> <p>1.6. Using defined workplace procedures</p> <p>1.7. Carrying out personal interaction</p> <p>LO2. Participate in workplace meetings and discussions (5hr)</p> <p>2.1. Attending Team meetings on time</p> <p>2.2. Express own opinions and listening those of others</p> <p>2.3. Consisting meeting inputs</p> <p>2.4. Conducting workplace interactions</p> <p>2.5. Interpreting and implementing meetings outcomes</p> <p>LO3.Complete relevant work related documents (5hr)</p> <p>3.1. Completing range of forms</p> <p>3.2. Recording workplace data</p>	

3.3. Using basic mathematical processes

3.4. Identifying and acting up on errors

3.5. Completing reporting requirements

LO4. Describe team role and scope (**5hr**)

4.1. Identifying the role and objective of the team

4.2. Identifying team parameters and responsibilities

LO5. Identify own role and responsibility within team (**5hr**)

5.1. Identifying individual role and responsibilities

5.2. Recognizing roles and responsibility

5.3. Identifying reporting relationships

LO6. Work as a team member (**5hr**)

6.1. Using effective and appropriate forms of communications

6.2. Making effective and appropriate contributions

6.3. Observing Protocols in reporting

6.4. Contributing to the development of team work plans.

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop
Group discussion	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers

			❖ Inform the group members to speak loudly	
Exercise	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary
Individual assignment	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	

ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader ❖ (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration /Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO.1. Obtain and convey workplace information

- Specific and relevant information is accessed from *appropriate sources*
- Effective questioning , active listening and speaking skills are used to gather and convey information
- Appropriate *medium* is used to transfer information and ideas
- Appropriate non- verbal communication is used
- Appropriate lines of communication with supervisors and colleagues are identified and followed
- Defined workplace procedures for the location and *storage* of information are used
- Personal interaction is carried out clearly and concisely

LO.2 Participate in workplace meetings and discussions

- Team meetings are attended on time
- Own opinions are clearly expressed and those of others are listened to without interruption
- Meeting inputs are consistent with the meeting purpose and established *protocols*
- *Workplace interactions* are conducted in a courteous manner
- Questions about simple routine workplace procedures and matters concerning working conditions of employment are asked and responded to Meetings outcomes are interpreted and implemented

LO3. Complete relevant work related documents

- Range of *forms* relating to conditions of employment are completed accurately and legibly
- Workplace data is recorded on standard workplace forms and documents
- Basic mathematical processes are used for routine calculations
- Errors in recording information on forms/ documents are identified and properly acted upon
- Reporting requirements to supervisor are completed according to organizational guidelines

LO.4 Describe team role and scope

- The *role and objective of the team* are identified from available *sources of information*
- Team parameters, reporting relationships and responsibilities are identified from team discussions and appropriate external sources

LO 5. Identify own role and responsibility within team

- Individual role and responsibilities within the team environment are identified

- Roles and responsibility of other team members are identified and recognized
- Reporting relationships within team and external to team are identified

LO 6. Work as a team member

- Effective and appropriate forms of communications used and interactions undertaken with team members who contribute to known team activities and objectives
- Effective and appropriate contributions are made to complement team activities and objectives, based on individual skills and competencies and *workplace context*
- Protocols are observed in reporting using standard operating procedures
- Contribute to the development of team work plans based on an understanding of team's role and objectives and individual competencies of the members

Annex: Resource Requirements

Module code : LSA ACF2 M04 0322				
Module title: Applying Business Communication in the work place				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1.	Essentials of Business Communication	Marry E.F.,2007,7 th ed.	5	1:5
2.2.	Business Communication	Vikram B. and Priya,2009	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1	A4 Paper	Double A	2packet	2:25
2	Marker	Whiteboard	50psc	
3	Duster	Whiteboard	2	1:25
4	Cartridge Ink	Laser Jet	3	1:25
5	Staples	Unit	5psc	
D. Tools and Equipments				
1.	Laptop	Toshiba icore5	1	For trainer
2.	Printer	Casio	1	1:25
3.	LCD Projector	Epson		1:25
4.	Divider	Unit	1	
5.	White Board	Unit	1	
6.	Filing Cabinet	Unit	5	

LEARNING MODULE 05	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance- Level II	
MODULE TITLE: Processing Customer Accounts and Transactions	
MODULE CODE: <u>LSA ACF2 M05 0322</u>	
NOMINAL DURATION: 80 Hours	
MODULE DESCRIPTION: This module covers the competence required to identify customer needs and process customer financial accounts, basic financial transactions for customers in a retail financial organization.	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Identify customer account needs</p> <p>LO2. Open customer account</p> <p>LO3. Transfer or close customer account</p> <p>LO4. Administer the process</p> <p>LO5. Provide customer service</p> <p>LO6. Process basic financial transactions</p> <p>LO7. Administer the transaction process</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Identify customer account needs (10hr)</p> <p style="padding-left: 20px;">1.1. Addressing requests for information</p> <p style="padding-left: 20px;">1.2. Providing information to customers</p> <p style="padding-left: 20px;">1.3. Assisting customers in completing relevant documentation</p> <p>LO2. Open customer account (20hr)</p> <p style="padding-left: 20px;">2.1. Interviewing potential account holders</p> <p style="padding-left: 20px;">2.2. Gathering information</p> <p style="padding-left: 20px;">2.3. Verifying completed documentation and accepting deposits</p> <p style="padding-left: 20px;">2.4. Processing new applications and transactions</p> <p style="padding-left: 20px;">2.5. Providing information to customer about activation of account</p> <p>LO3. Transfer or close customer account (10hr)</p> <p style="padding-left: 20px;">3.1. Gathering the required information</p> <p style="padding-left: 20px;">3.2. Verifying completed documentation</p> <p style="padding-left: 20px;">3.3. Processing applications</p> <p style="padding-left: 20px;">3.4. Providing information about the finalization of the process</p>	

LO4. Administer the process (**5hr**)

- 4.1. Using Standard organization processes and protocols
- 4.2. Following up customer queries or complaints
- 4.3. Providing reports on account activity

LO5. Provide customer service (**5hr**)

- 5.1. Greeting and serving customer
- 5.2. Providing customer with information
- 5.3. Answering queries about transactions
- 5.4. Referring transactions outside own knowledge

LO6. Process basic financial transactions (**25hr**)

- 6.1. processing Customer transactions
- 6.2. Checking documentation or systems entry
- 6.3. Resolving customer complaints and disputes
- 6.4. performing accurate reconciliation of subsidiary ledgers to general ledger accounts

LO7. Administer the transaction process (**5hr**)

- 7.1. Analyzing and responding error records and exception reports
- 7.2. Providing activity reports
- 7.3. Storing customer records

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop

<p>Demonstration</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ Provide tutorial support (if necessary)
<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary

<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	
<p>ASSESSMENT METHODS:</p>				
<p>Interview</p>		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
<p>Written test</p>	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
<p>Demonstration /Observation</p>	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/ practical assessment method 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO1. Identify customer account needs

- Requests for information on the range, options and features of account services available are addressed in a timely, accurate and comprehensive manner, or referred if necessary to other *authorized personnel*
- *Information is provided to customers* to assist in the selection of an appropriate product which outlines product features, matches products to customer needs, describes the cost of operation and the conditions of the accounts
- Customers are assisted when completing relevant documentation for selected services and products

LO2. Open customer account

- Potential account holders are interviewed to gather *information required for the opening of accounts* with applicant identified for security purposes according to *organizational procedures*
- Information provided is assessed for *accuracy and sufficiency* according to the standard organization procedures
- Completed documentation is verified for accuracy and deposits are accepted ensuring that receipts and certificates are issued
- New applications and *transactions are processed* in accordance with organization's policies and procedures to ensure the timely and accurate completion of the task
- Information is provided to customer about the processes for activating the *account* including the timeframe and mechanisms for receiving transaction cards or deposit books and the most cost effective way to use the account

LO3. Transfer or close customer account

- The account holder seeking to transfer or close an account is interviewed to gather the *required information* which is assessed for accuracy and sufficiency according to the standard organization procedures
- Completed documentation is verified for accuracy and applications for transfer or closure are processed in accordance with organization's policies and procedures to ensure the timely and accurate completion of the task
- Information about the finalization of the process is provided in accordance with organization policies and procedures

LO4: Administer the process

- Standard organization processes and protocols are used to verify customer identity when collecting processed documentation and cards from a branch
- Customer queries or complaints about the operation of the service are followed up with appropriate personnel according to standard procedure
- Reports are provided on account activity in line with standard policies and procedures with any exception reports responded to

LO5. Provide customer service

- Customer is greeted and served with respect and professionalism in accordance with the company service standards and expectations
- Customer is provided with *information* as required in a timely, accurate and effective manner with any queries about transactions answered fully and clearly to ensure customer is appropriately informed
- Transactions outside the knowledge or delegated authority of the officer are referred to other *personnel* for resolution as required

LO6. Process basic financial transactions

- *Customer transactions* are processed in an accurate and timely manner using standard *policies, procedures and systems*
- Documentation or systems entry to support transactions is checked for accuracy and completeness and customer account and transaction details maintained and verified using correct procedures
- Customer complaints and disputes are resolved or referred to other authorized personnel and customer accounts are rectified where necessary
- Accurate reconciliation of subsidiary ledgers to general ledger accounts is performed and fees appropriate to the transaction are levied in accordance with standard procedures

LO7. Administer the transaction process

- Error records and exception reports are analyzed and responded to according to standard procedures and within required timeframes
- Activity reports monitoring the nature and level of transaction activity are provided and database records or customer files updated according to standard procedures and within required timeframes
- Customer records are stored safely, securely and in accordance with standard processes and recognizing the requirement to protect customer privacy and commercial confidentiality

Annex: Resource Requirements

Module code : LSA ACF2 M05 0322				
Module title: Processing Customer Accounts and Transactions				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Banking Theory and Practice	K.C. (1974), New Delhi	5	1:5
2.2.	National Bank Directives	www.nbe.gov.et		
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	Journal book	Number	5	1:5
2.	Ledger book	Number	5	1:5
3.	Stationary materials			
4.	Marker	White board	5 packet	
5.	Flip chart	585*810mm/25sheets	3	
6.	Duster	White board	2 pcs	
D. Tools and Equipments				
1.	Desktop Computer	Del 720	25	1:1
2.	Laptop	Toshiba icore5	1	For trainer
2.	LCD projector	Epson	1	1:25
3.	White Board	Unit	1	

LEARNING MODULE 06	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance - Level II	
MODULE TITLE: Developing understanding of the Ethiopian Financial System and Markets	
MODULE CODE: <u>LSA ACF2 M06 0322</u>	
NOMINAL DURATION: 70 Hours	
<p>MODULE DESCRIPTION: This module covers the competence required to understand the financial systems and markets operating in Ethiopia, including identifying the main participants in financial markets, the role of the National Bank, the impact of its decisions on business and consumers, key factors that influence the Ethiopian economy and the role of financial regulators.</p>	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Describe what is meant by the Ethiopian financial markets</p> <p>LO2. Explain the function and role of the National Bank of Ethiopia (NBE)</p> <p>LO3. Explain Ethiopia's monetary system</p> <p>LO4. Explain the key factors that influence the Ethiopian economy</p> <p>LO5. Describe the role of regulators</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Describe what is meant by the Ethiopian financial markets (35hr)</p> <p>1.1. Identifying and discussing specific financial markets</p> <p>1.2. Discussing the purpose of financial markets</p> <p>1.3. Researching the emergence of Financial Market</p> <p>1.4. Differentiating primary and secondary Market</p> <p>1.5. Identifying and discussing participants in the financial markets and their role</p> <p>LO2. Explain the function and role of the National Bank of Ethiopia (NBE) (3hr)</p> <p>2.1. Discussing the role of the NBE as Ethiopia's central bank</p> <p>2.2. Discussing the importance and effect of the NBE's monetary policy</p> <p>LO3. Explain Ethiopia's monetary system (20hr)</p> <p>3.1. Understanding of the monetary system</p> <p>3.2. Explaining the various functions of money</p> <p>3.3. Outlining society's motivations for holding money</p> <p>3.4. Describing the monetary cycle within the economy and on a global scale</p> <p>3.5. Describing instruments traded on the short term money market</p> <p>3.6. Discussing the impact of increases and decreases in the money supply</p>	

3.7. Discussing the importance of regulating money supply of any country

LO4. Explain the key factors that influence the Ethiopian economy (**10 hr**)

4.1. Exploring the role and impact of global market situation and federal and regional State governments action

4.2. Discussing the impact of a change in domestic interest rates

4.3. Discussing the impact of changes in consumer activity

LO5. Describe the role of regulators (**2hr**)

5.1. Identifying Ethiopia's financial regulators and their role

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop

Demonstration	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ Provide tutorial support (if necessary)
Group discussion	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
Exercise	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary

<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	
<p>ASSESSMENT METHODS:</p>				
<p>Interview</p>		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
<p>Written test</p>	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
<p>Demonstration/Observation</p>	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/ practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO1 Describe what is meant by the Ethiopian financial markets

- Specific financial markets in Ethiopia are identified and discussed
- The purpose of financial markets and when they emerged in Ethiopia is researched and discussed
- The participants in the financial markets and the roles of banks and financial institutions as financial intermediaries are identified and their roles analyzed and discussed

LO2 Explain the function and role of the National Bank of Ethiopia (NBE)

- *The* role of the NBE as Ethiopia's central bank is researched and discussed and contrasted with other banking institutions
- The importance and effect of the NBE's monetary policy on the Ethiopian economy and everyday consumers is researched and discussed

LO3 Explain Ethiopia's monetary system

- The various *functions of money* are explained and society's *motivations for holding money* are outlined
- The monetary cycle within the economy and on a global scale and *instruments traded on the short term money market* are described
- The impact of increases and decreases in the money supply and the importance of regulating the money supply of any country is analyzed and discussed

LO4 Explain the key factors that influence the Ethiopian economy

- The role and impact of global market situation and Federal and Regional State governments action on the economy is explored with reference to current events and issues
- The impact of a change in domestic interest rates on different sectors of the economy is analyzed and discussed
- The impact of changes in consumer activity on the Ethiopian economy is analyzed and discussed

LO5 Describe the role of regulators

- The main regulator of the financial system is identified
- The role of each regulator in protecting investors and consumers and promoting confidence in the financial system is explained using examples

Annex: Resource Requirements

Module code : LSA ACF2 M06 0322				
Module title: Developing understanding of the Ethiopian Financial System and Markets				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Financial markets & Institutions	Frederic S.Mishkin and Stanley G.Eakin 8 th ed.	5	1:5
2.2.	Financial Markets and institutions	Peter Howells &Kieth Bain, 3rd ed.	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A4 paper	Double A	3packet	3:25
2.	Marker	White board	30 psc	
3.	Marker	Permanent	20psc	
5.	Flip chart	585*810mm/25sheets	3	
6.	Duster	White board	2 pcs	
D. Tools and Equipments				
1	Laptop	Toshiba icore5	1	For trainer
2.	LCD projector	Epson	1	1:25
2	White Board	Unit	1	

LEARNING MODULE 07	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance Level II	
MODULE TITLE: Developing and Using a Personal Budget and Savings Plan	
MODULE CODE: <u>LSA ACF2 M07 0322</u>	
NOMINAL DURATION: 100 Hours	
<p>MODULE DESCRIPTION: This module covers the competence required to develop, implement and monitor a personal savings budget and savings plan to achieve identified goals, including identifying savings goals, understanding the role of the savings plan, the risk/return relationship and how to determine appropriate savings vehicles to maximize savings.</p>	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Analyze and discuss budgeting as a financial tool</p> <p>LO2. Develop a personal budget</p> <p>LO3. Implement and monitor the personal budget</p> <p>LO4. Discuss the place of saving and investing today</p> <p>LO5. Understand risk as it relates to saving and investing</p> <p>LO6. Develop your own savings plan</p> <p>LO7. Implement your own savings plan</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Analyzing and discussing budgeting as a financial tool (15hr)</p> <p>1.1. Discussing the role of budgeting in the lives of different groups</p> <p>1.2. Explaining the importance of budgeting</p> <p>1.3. Discussing the importance of setting financial goals</p> <p>1.4. Discussing obstacles that prevent financial goals</p> <p>1.5. Analysing types of behaviours and skills</p> <p>LO2. Develop a personal budget (30hr)</p> <p>2.1. Recording income and expenses</p> <p>2.2. Developing spreadsheet</p> <p>2.3. Identifying fixed and variable expenses</p> <p>2.4. Subtracting total expenses from the total income</p> <p>2.5. Exploring reason for a deficit budget</p> <p>2.6. Investigating ways to reduce expenses or increase income</p>	

2.7. Exploring and identifying allocation of surplus fund

LO3. Implement and monitor the personal budget **(20hr)**

- 3.1. Following the budget according to plan
- 3.2. Recording actual expenses and income of the budget
- 3.3. Comparing the actual and budgeted expense and income
- 3.4. Modifying the budget
- 3.5. Discussing Handy hints
- 3.6. Conducting ongoing review of the budget

LO4. Discuss the place of saving and investing today **(5hr)**

- 4.1. Discussing the impact of high cost of living
- 4.2. Discussing increasing levels of consumer debt in Ethiopia
- 4.3. Discussing different attitudes to savings and investment

LO5. Understand risk as it relates to saving and investing **(15hr)**

- 5.1. Explaining the concept of risk versus return
- 5.2. Determining risk profile of an individual's
- 5.3. Discussing the impact of inflation

LO6. Develop your own savings plan **(5hr)**

- 6.1. Identifying and quantifying personal savings goals
- 6.2. Developing personal budget
- 6.3. Investigating financial product options

LO7. Implement your own savings plan **(10hr)**

- 7.1. Identifying requirements to open an account
- 7.2. opening relevant savings accounts or other investigated financial products
- 7.3. Adjusting savings goal

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop

Demonstration	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ Provide tutorial support (if necessary)
Group discussion	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
Exercise	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary

<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	
<p>ASSESSMENT METHODS:</p>				
<p>Interview</p>		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
<p>Written test</p>	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
<p>Demonstration/Observation</p>	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ 	<ul style="list-style-type: none"> ❖ 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO.1 Analyze and discuss budgeting as a financial tool

- The role of budgeting in the lives of **different groups** and the importance of budgeting appropriately to meet expenses are analyzed and discussed and related to **different stages of life**
- The importance of setting **financial goals** is analyzed and discussed
- **Obstacles** that might prevent financial goals being achieved are analyzed and discussed with the types of **behaviors and skills** required for successful budgeting explored and analyzed

LO.2 Develop a personal budget

- All income and expenses for a six month period are recorded to assist in estimating expenditure requirements
- A **spreadsheet** is obtained or developed for recording all budget information and established to record income and expenditure for a relevant period of time
- All **sources of income** and regular **fixed expenses** and **variable expenses** for the specified period are identified and listed in a personal budget using the budget spreadsheet
- Total expenses recorded are subtracted from the total income to determine a surplus or deficit budget for the specified period
- Reasons for a deficit budget are explored if relevant and **ways to reduce expenses or increase income** are investigated
- Allocation of surplus funds towards saving and meeting identified financial goals is explored

LO.3 Implement and monitor the personal budget

- The budget is followed according to plan for a period of time
- Actual expenses and income for the period are implemented during which the budget are recorded and compared to budgeted expenses and income with any differences in budgeted and actual amounts looked at and the budget modified where necessary
- **Handy hints** are discussed for managing the personal budget
- Ongoing review of the budget is conducted to ensure it remains relevant and to ensure updates are incorporated if necessary

LO.4 Discuss the place of saving and investing today

- The impact of increasingly high cost of living in society is discussed using examples from the domestic environment
- Increasing levels of consumer debt in Ethiopia are discussed with reference to relevant current issues
- The importance of setting **financial goals** and developing a saving and investment plan at different stages of an individual's life is analyzed and discussed

- Different **attitudes to savings and investment** are analyzed and discussed and the individual's own spending habits are explored

LO5. Understand risk as it relates to saving and investing

- The concept of **risk** and **risk versus return** is explained and demonstrated
- An individual's **risk profile** is determined based on current and future requirements and the individual's level of risk aversion
- The impact of **inflation** on the earnings power of money is identified, assessed and discussed

LO6. Develop your own savings plan

- Personal savings **goals** are identified and quantified into dollar amounts and arranged in order of priority
- A personal budget is developed to reveal funds available to contribute towards savings goals
- The range of financial **product options** available to maximize earnings on savings are investigated and the most appropriate is selected according to own **requirements**

LO7. Implement your own savings plan

- The **requirements to open an account** and provide evidence of personal identity are researched and steps taken to gather the necessary documentation
- Relevant savings accounts or other investigated financial products are opened and the savings plan implemented and monitored for a short period of time
- Adjustments to the savings goal are made where it is realized that the goal is unattainable

Annex: Resource Requirements

Module code : LSA ACF2 M07 0322				
Module title: Developing and Using a Personal Budget and Savings Plan				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	THE ONLY BUDGETING BOOK YOU'LL EVER NEED: How to Save Money and Manage Your Finances with a Personal Budget Plan That Works for You	TERE STOUFFER	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A4 paper	Double A	3pack	3:25
2.	Marker	White board	5 pack	
3.	Marker	Permanent	2pack	
4.	Flip chart	585*810mm/25sheets	3	
5.	Duster	White board	2 pcs	
D. Tools and Equipments				
1.	Laptop	Toshiba icore5	1	For trainer
1.	Scientific Calculator	Casio	25	1:1
2.	LCD projector	Epson	1	1:25
3.	White Board	Unit	1	

LEARNING MODULE 08	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance -Level II	
MODULE TITLE : Developing Understanding of Debt and Consumer Credit	
MODULE CODE : <u>LSA ACF2 M08 0322</u>	
NOMINAL DURATION: 100 Hours	
<p>MODULE DESCRIPTION: This module covers performance outcomes, skills and knowledge required to understand the functions and implications of different forms of credit and the strategies and methods to make appropriate and effective decisions regarding the management of personal debt and the use of credit facilities..</p>	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Identify and discuss the role of credit in society</p> <p>LO2. Identify and discuss the range of credit options available</p> <p>LO3. Identify and discuss costs of using credit</p> <p>LO4. Analyze and discuss the effective use of consumer credit</p> <p>LO5. Manage personal credit rating and history</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Identify and discuss the role of credit in society (20hr)</p> <p>1.1. Discussing the concepts and terminology of credit</p> <p>1.2. Identifying the historical and current role of consumer credit</p> <p>1.3. Discussing the advantages and disadvantages of credit use</p> <p>1.4. Discussing the impact of consumer debt on the national economy</p> <p>LO2. Identify and discuss the range of credit options available (15hr)</p> <p>2.1. Comparing the types of credit facilities used by business and individuals</p> <p>2.2. Discussing the differences between unsecured and secured loans</p> <p>2.3. Explaining implications of default on secured loans</p> <p>LO3. Identify and discuss costs of using credit (25hr)</p> <p>3.1. Comparing Fees, costs and profit</p> <p>3.2. Analyzing non-interest bearing loan (consider Islamic Bank)</p> <p>3.3. Comparing the features and associated risks of fixed versus variable interest rates</p> <p>3.4. Discussing ways to compare advertised interest rate</p> <p>LO4. Analyze and discuss the effective use of consumer credit (20hr)</p> <p>4.1. Discussing ways to avoid excessive or unmanageable debt</p>	

4.2. Discussing strategies to minimize fees on credit

4.3. Discussing the importance of meeting minimum payments on credit cards

4.4. Discussing ways to avoid credit card fraud

LO5. Manage personal credit rating and history (20hr)

5.1. Discussing the role of credit reference agencies

5.2. Discussing the purpose and use of credit reference reports

5.3. Discussing the implications of establishing a poor credit history

5.4. Discussing the methods of obtaining own credit reference file

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop

<p>Demonstration</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ Provide tutorial support (if necessary)
<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary

Individual assignment	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	
ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration/Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/ practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO.1. Identify and discuss the role of credit in society

- The concepts and terminology of credit provided by a financial institute and debt incurred by a borrower are analyzed and discussed
- The historical and current **role of consumer credit** within the society is identified and **advantages and disadvantages of credit** use are analyzed and discussed
- The impact of consumer debt on the national economy is analyzed and discussed

LO.2 Identify and discuss the range of credit options available

- Types of **credit facilities** used by businesses are analyzed and compared
- Types of credit facilities used by individuals are analyzed and compared
- **Differences between unsecured and secured loans** are analyzed and discussed
- **Implications of default** on secured loans are explained to the client

LO.3 Identify and discuss costs of using credit

- **Fees, costs and profit** associated with different types of credit options are **analyzed and compared**
- **Analyze non-interest bearing loan(consider Islamic Bank)**
- The features and associated risks of fixed versus variable interest rates are analyzed and compared
- **Ways to compare advertised interest rates** and the effects of fees and charges are analyzed and discussed

LO.4 Analyze and discuss the effective use of consumer credit

- Ways are analyzed and discussed to avoid excessive or unmanageable debt
- **Strategies to minimize fees** on credit are identified and discussed
- The importance of meeting minimum payments on credit cards is analyzed and discussed
- **Ways to avoid credit card fraud** are identified, analyzed and

LO5. Manage personal credit rating and history

- The role of credit reference agencies is analyzed and discussed
- The purpose and use of **credit reference reports** in assessing loan applications is analyzed and discussed
- **Implications of establishing a poor credit history** are analyzed and discussed
- The right to access and **methods of obtaining own credit reference report** are analyzed and discussed

Annex: Resource Requirements

Module code : LSA ACF2 M08 0322				
Module title: Develop Understanding of Debt and Consumer Credit				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Credit Scores, Credit Cards. How Consumer Finance Works: How to Avoid Mistakes and How to Manage Your Accounts Well	Silver Lake(2005)	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*18 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A4 paper	Double A	3packet	3:25
2.	Marker	White board	5 packet	
3	Marker	Permanent	2packet	
4.	Flip chart	585*810mm/25sheets	3	
5.	Duster	White board	2 pcs	
D. Tools and Equipments				
1.	Laptop	Toshiba icore5	1	For trainer
2.	Scientific Calculator	Casio	25	1:1
3.	LCD projector	Epson	1	1:25
4.	White Board	Unit	1	

LEARNING MODULE 09	Logo of TVET Provider
TVET-PROGRAMME TITLE: Accounting and Finance Level II	
MODULE TITLE: Developing understanding Taxation	
MODULE CODE: <u>LSA ACF2 M09 0322</u>	
NOMINAL DURATION: 110 Hours	
MODULE DESCRIPTION: This module covers the competence required to understand the role of taxation in the Ethiopian economy, including why and how tax is levied and collected, types of taxes paid by business and individuals and its impact on investment choices.	
<p>LEARNING OUTCOMES</p> <p>At the end of the module the trainee will be able to:</p> <p>LO1. Identify and discuss the role of taxation in the Ethiopian economy</p> <p>LO2. Identify and discuss direct tax</p> <p>LO3. Identify and discuss indirect tax</p> <p>LO4. Identify and discuss stamp duty tax</p> <p>LO5. Manage tax liability</p>	
<p>MODULE CONTENTS:</p> <p>LO1. Identify and discuss the role of taxation in the Ethiopian economy (25hr)</p> <p>1.1. Discussing purpose of taxation</p> <p>1.2. Discussing the various ways of tax collection</p> <p>1.3. Discussing the role of the Ethiopian Revenues and Customs Authority</p> <p>1.4. Explaining the use of tax revenue</p> <p>LO2. Identify and discuss direct tax (35hr)</p> <p>2.1. Discussing key terminologies</p> <p>2.2. Identifying Tax declaration forms, Tax File Number (TFN) requirements</p> <p>2.3. Identifying rates of direct tax</p> <p>2.4. Discussing how direct tax is assessed and paid</p> <p>2.5. Identifying source of on-going information about direct tax</p> <p>LO3. Identify and discuss indirect tax (35hr)</p> <p>3.1. Discussing key terminology</p> <p>3.2. Discussing the structure of business and their effect on taxation</p> <p>3.3. Discussing how indirect tax is assessed and paid</p> <p>3.4. Identifying source of on-going information about indirect tax</p> <p>LO4. Identify and discuss stamp duty tax (10hr)</p>	

- 4.1. Discussing key terminology used in stamp duty taxation
- 4.2. Discussing how stamp duty tax is assessed and paid
- 4.3. Identifying source of on-going information about stamp duty tax

LO5. Manage tax liability (**5hr**)

- 5.1. Discussing tax liability determination of tax payers
- 5.2. Analyzing implication of under or overpayment of tax

Learning Methods:				
For none impaired trainees	Reasonable Adjustment for Trainees with Disability (TWD)			
	Low Vision	Deaf	Hard of hearing	Physical impairment
Lecture-discussion	<ul style="list-style-type: none"> ❖ Provide large print text ❖ Prepare the lecture in Audio/video ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Write short notes on the black/white board using large text ❖ Make sure the luminosity of the light of class room is kept ❖ Use normal tone of voice ❖ Encourage trainees to record the lecture in audio format ❖ Provide Orientation on the physical feature of the work shop ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Assign sign language interpreter ❖ Arrange the class room seating to be conducive for eye to eye contact ❖ Make sure the luminosity of the light of class room is kept ❖ Introduce new and relevant vocabularies ❖ Use short and clear sentences ❖ Give emphasis on visual lecture and ensure the attention of the trainees ❖ Avoid movement during lecture time ❖ Present the lecture in video format ❖ Summarize main points 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible to trainees ❖ Speak loudly ❖ Ensure the attention of the trainees ❖ Present the lecture in video format ❖ Ensure the attention of the trainees 	<ul style="list-style-type: none"> ❖ Organize the class room seating arrangement to be accessible for wheelchairs users. ❖ Facilitate and support the trainees who have severe impairments on their upper limbs to take note ❖ Provide Orientation on the physical feature of the work shop
Demonstration	<ul style="list-style-type: none"> ❖ Conduct close follow up ❖ Use verbal description ❖ Provide special attention in the process of guidance ❖ facilitate the support of peer trainees ❖ Prepare & use simulation 	<ul style="list-style-type: none"> ❖ use Sign language interpreter ❖ Use video recorded material ❖ Ensure attention of the trainees ❖ Provide structured training ❖ Show clear and short method ❖ Use gesture ❖ Provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Illustrate in clear & short method ❖ Use Video recorded material ❖ Ensure the attention of the trainees ❖ provide tutorial support (if necessary) 	<ul style="list-style-type: none"> ❖ Facilitate and support the trainees having severe upper limbs impairment to operate equipments/ machines ❖ Assign peer trainees to assist ❖ Conduct close follow up ❖ Provide tutorial support (if necessary)

<p>Group discussion</p>	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Brief the thematic issues of the work 	<ul style="list-style-type: none"> ❖ Use sign language interpreters ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member 	<ul style="list-style-type: none"> ❖ Facilitate the integration of trainees with group members ❖ Conduct close follow up ❖ Introduce the trainees with other group member ❖ Inform the group members to speak loudly 	<ul style="list-style-type: none"> ❖ Introduce the trainees with their peers
<p>Exercise</p>	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/practical training ❖ Introduce new and relevant vocabularies 	<ul style="list-style-type: none"> ❖ Conduct close follow up and guidance ❖ Provide tutorial support if necessary ❖ provide special attention in the process/ practical training 	<ul style="list-style-type: none"> ❖ Assign peer trainees ❖ Use additional nominal hours if necessary
<p>Individual assignment</p>	<ul style="list-style-type: none"> ❖ prepare the assignment questions in large text ❖ Encourage the trainees to prepare and submit the assignment in large texts ❖ Make available recorded assignment questions ❖ Facilitate the trainees to prepare and submit the assignment in soft or hard copy 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	<ul style="list-style-type: none"> ❖ Provide briefing /orientation on the assignment ❖ Provide visual recorded material 	

ASSESSMENT METHODS:				
Interview		<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Ensure or conform whether the proper communication was conducted with the trainee through the service of the sign language interpreter ❖ Use short and clear questioning ❖ Time extension 	<ul style="list-style-type: none"> ❖ Speak loudly ❖ Using sign language interpreter if necessary 	<ul style="list-style-type: none"> ❖ Use written response as an option for the trainees having speech challenges
Written test	<ul style="list-style-type: none"> ❖ Prepare the exam in large texts ❖ Use interview as an option if necessary ❖ Prepare the exam in audio format ❖ Assign human reader (if necessary) ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, True or False, matching and short answers ❖ Avoid essay writing ❖ Time extension 	<ul style="list-style-type: none"> ❖ Prepare the exam using short sentences, multiple choices, true or false, matching and short answers if necessary. 	<ul style="list-style-type: none"> ❖ Use oral response as an option to give answer for trainees having severe upper limb impairment ❖ Time extension for trainees having severe upper limb impairment
Demonstration/ Observation	<ul style="list-style-type: none"> ❖ Brief the instruction or provide them in large text ❖ Time extension 	<ul style="list-style-type: none"> ❖ Use sign language interpreter ❖ Brief on the instruction of the exam ❖ Provide activity-based/ practical assessment method ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Brief on the instruction of the exam ❖ Use loud voice ❖ Time extension 	<ul style="list-style-type: none"> ❖ Provide activity based assessment ❖ Conduct close follow up ❖ Time extension

ASSESSMENT CRITERIA:

LO.1 Identify and discuss the role of taxation in the Ethiopian economy

- The ***purpose of taxation*** in the Ethiopian economy at the local, Regional and Federal level and how this compares with other countries are explored and discussed
- The various ways that ***tax is collected*** and from whom is analyzed and discussed
- The ***role of the Ethiopian Revenues and Customs Authority (ERCA)*** is identified and discussed
- What ***taxation revenue*** is used for is explained and related to the wellbeing and lifestyle of Ethiopian citizens

LO.2 Identify and discuss direct tax

- Key ***terminology*** used in ***direct taxation*** is identified and discussed
- Tax declaration forms, Tax File Number (TFN) requirements and ***rates of direct tax*** are identified and analyzed
- How direct tax is assessed, ***tax returns*** completed and paid is considered and discussed
- ***Sources of ongoing information*** about direct tax in Ethiopia are identified, accessed and discussed

LO.3 Identify and discuss indirect tax

- Key terminology used in indirect taxation is identified and discussed
- The ***structure of business*** and how this affects taxation are analyzed and discussed
- How indirect ***tax is assessed*** and paid is considered and discussed
- Sources of ongoing information about indirect tax in Ethiopia are identified, accessed and discussed

LO.4 Identify and discuss stamp duty tax

- Key terminology used in stamp duty taxation is identified and discussed
- How ***stamp duty tax is assessed*** and paid is considered and discussed
- Sources of ongoing information about stamp duty tax in Ethiopia are identified, accessed and discussed

LO.5 Manage tax liability

- How ***tax payers can determine their tax liability*** is identified and discussed
- ***Under or overpayment of tax*** and its implications are analyzed and discussed

Annex: Resource Requirements

Module code: LSA ACF2 M09 0322				
Module Title: Develop Understanding of Taxation				
Item No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
A. Learning Materials				
1.	TTLM	prepared by the trainer	25	1:1
2.	Reference Books			
2.1	Taxation Finance Act 2019	Alan Melville, 25 th ed.	5	1:5
2.2.	Tax Accounting in Ethiopian context	Gebrie Worku, 2 nd ed.,2008	5	1:5
B. Learning Facilities & Infrastructure				
1.	Lecture Room	7*8 m	1	1:25
2.	Library	12*15 m	1	1:25
3.	Simulation room	6*7 m	1	1:25
C. Consumable Materials				
1.	A4 paper	Double A	3 packet	3:25
2.	Marker	White board	5 pack	
3.	Marker	Permanent	2acket	
4.	Flip chart	585*810mm/25sheets	3	
5.	Duster	White board	2 pcs	
D. Tools and Equipments				
1.	Laptop	Toshiba icore5	1	For trainer
2.	Scientific Calculator	Casio	25	1:1
3.	LCD projector	Epson	1	1:25
4.	White Board	Unit	1	

Acknowledgement

The **Ministry of Labor and Skills** wishes to thank and appreciation for the trainers who donated their effort and time to develop this outcome based curriculum for the TVET Program **Accounting and Finance Level II**.

We also thank all regional Labor and Skill/TVET Bureaus, Ministry of labor and skills coordinators, all instructors who developed this curriculum for active facilitation of this curriculum development.

The trainers who developed the curriculum

No	Name	Qualification	Educational background	Region	College	Mobile number	E-mail
1	Nigussie Berhanu Tolera	Msc	Accounting & Finance	A.A.	Nefas Silk Polytechnic College	0912474301	ngogman@gmail.com
3	Aynabeba Zewdie Yeshaneh	MA	Vocational Education Management Curriculum	Oromia	Sebeta Polytechnic College	0911724881	aynabebazewdie81@gmail.com
2	Ashenafi Dembel Shimbeka	MA	Educational Leadership and Management	Jigjiga	Jigjiga Polytechnic College	0912070390	Meklitfesu14@gmail.com
4	Negash Aragaw Mergia	MA	Accounting & Finance	Oromia	Adama Polytechnic College	0911995130	negasharagaw28@gmail.com