

Banking and Finance - National Diploma (ND)

Curriculum and Course Specifications

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NATIONAL BOARD FOR TECHNICAL EDUCATION

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GENERAL INFORMATION

Goal of the ND Programme are:

The goal of the National Diploma (ND) programme in Banking and Finance is to produce intermediate technical manpower with sound theoretical and practical knowledge who can effectively perform a range of various functions in banks, other financial institutions, commerce, industry, private and public enterprises.

The Objectives of the ND Banking and Finance Programme

The diplomats of the ND Banking and Finance should be able to:

- Collect and integrate basic financial data for use in investment decisions.
- Assist in the preparation of final accounts of companies and other financial organizations.
- Assist in the preparation of short and long term budgets;
- Collect and collate relevant financial information to aid superior officers/and management financial decisions.
- Compute basic financial and statistical ratios.
- Assist in the analysis and evaluation of investment proposals, price and market trends.

ENTRY REQUIREMENTS

NATIONAL DIPLOMA

Applicants with the following qualifications may be considered for admission into the National programmers by direct entry:

Senior Secondary Certificate or its equivalent (Teachers Grade II, W.A.S.C., GCE Ordinary Level). with four credit passes in English Language, Mathematics and any other two subjects from the following: Economics, Business Methods, Principles of Accounts, Literature in English, Commerce, History, Statistics, Geography, Government, Agric Science/Biology obtained at not more than two sitting; or

Four credit passes in relevant subjects as stated in (i) above obtained at the final examination of an NBTE recognized Preliminary ND Programme offered by the polytechnics and similar post-secondary technical institutions.

CURRICULUM STRUCTURE

The structure of the curriculum of all ND programmers consist of four main components. These are:

- General Studies Courses
- Foundation Courses
- Professional Courses
- Supervised Industrial Work Experience Scheme (SIWES)

The curriculum of each programme is structured into four semesters of classroom/workshop/Laboratory activities within the institution and three (3) to four (4) months supervised and Industrial Work Experience Scheme (SIWES) in the relevant industries. Each semester of institutional based activities shall be for seventeen (17) weeks duration distributed as follows: 15 weeks of teaching including practical, tests, quizzes etc. and 2 weeks shared for registration and examinations.

ACCREDITATION AND CONDITIONS FOR THE AWARD OF ND

Each programme offered either at the ND or HND levels shall be accredited by the NBTE before the diplomas can be awarded the National Diploma. Details about the process of accrediting a programme for the award of the ND are obtained from the Executive Secretary, National Board for Technical Education, Plot B" Bida Road, P.M.B. 2239. Kaduna, Nigeria, Tel (062) 237-609.

Institutions offering accredited programmes will award the National Diploma to candidates who have successfully completed the programme's course work, after passing the prescribed examinations, diploma project and the Supervised Industrial Work Experience Scheme (SIWES). Such candidates should have completed a minimum of between 72 and 80 semester credits units depending on the programme.

Diploma certificates shall be classified as follows:

Distinction GPA of 3.50 and above
Upper Credit GPA of 3.00 - 3.49
Lower Credit GPA of 2.50 - 2.99
Pass (P) GPA of 2.00 - 2.49
Fail (F) GPA of low 2.00

Transcripts (s) showing all the courses taken and grade obtained by the students by the students shall be issued together with the certificate (s).

Note to Teachers teaching the Programme:

The new curriculum is drawn in unit courses. This is in keeping with the provisions of the National Policy on Education which stress the need to introduce the semester credit units which will enable a student who so wish to transfer the units already completed in an institution whose programmes are accredited to an institution of similar standard in designing the units, the principles of the module system by product have been adopted thus making each of the professional modules, when completed to provide the students with technician operative skills, which can be used for employment purposes.

As the success of the credit unit system depends on the articulation of programmes between the institutions and industry, the curriculum contents have been written in behavioural objectives, so that it can be quite clear to all, the expected behaviour of the students who have successfully completed some or all of the courses of the programme.

Note that there is a slight departure in the presentation of the performance based curriculum which required that the conditions under the performance are expected to be carried out and the criteria for the acceptable levels of performance are stated. It is a deliberate attempt to further involve the staff of the department teaching the programme to write their own curriculum stating the conditions existing in their institution under which the performance can take place and to follow that with the criteria for determining an acceptable level of performance. The department's submission on the final curriculum may, however, be vetted by the Academic Board of the institution.

It is our aim to continue to see to it that a solid internal evaluation system exists in each institution. This is to say that a system for ensuring a minimum standard and quality of education in the programmes offered throughout the polytechnic system should exist.

The teaching of the theory and practical work should, as much as possible, be integrated. Practical exercises, especially those in professional courses and laboratory work should not be taught in isolation from the theory. For each course, there should be a balance of theory to practice in the ratio of 50:50 or 60:40 or the reverse.

GUIDELINES ON SIWES PROGRAMME

For the smooth operation of the SIWES the following guidelines shall apply.

Responsibility for Placement of Students:

Institutions offering the ND programme shall arrange to place the students in industry. By April 30 of each year, six copies of the master list showing where each student has been placed shall be submitted to the Executive Secretary, NBTE who shall, authenticate the list and forward same to the Industrial Training Fund Jos.

The Placement Officer should discuss and agree with industry on the following:

A task inventory of what the student should be expected to experience during the period of attachment. It may be wise to adopt the one already approved for each field.

The industry based supervisor of the students during the period, likewise the institution based supervisor should set and agree on the criteria for the evaluation of the students on the job performance.

The evaluation of the student during the period. It should be noted that the final grading of the student during the period of attachment should be weighted more on the evaluation by his industry-based supervisor.

Evaluation of Students during the SIWES

In the evaluation of the student, cognizance should be taken of the following items:

- Punctuality
- Attendance
- General Attitude to Work
- Respect of authority
- Interest in the field/technical area
- Technical competence as a potential technician in his field

GRADING OF SIWES

To ensure uniformity of grading scales, the institution should ensure that the uniform grading of students' work which has been agreed to by all polytechnics is adopted.

The Institution Based Supervisor

The Institution based supervisor should initial the log book during each visit. This will enable him to check and determine to what extent the objectives of the scheme are being met and to assist students having any problems regarding the specific assignments given to them by their industry based supervisor.

Frequency of visit

Institution should ensure that students placed on attachment are visited within one month of their placement. Other visits shall be arranged so that:

there is another visit six weeks after the first visit and a final visit in the last month of the attachment.

SIWES as a Component of the Curriculum

The completion of SIWES is important in the final determination of whether the student is successful in the programme or not. Failure in the SIWES is an indication that the student had not shown sufficient interest in the field or has no potential to become a skilled technician in his field. The SIWES should be graded on a fail or pass basis. Where a student had satisfied all other requirements but failed SIWES, he may only be allowed to repeat another four months SIWES at his own expense.

**National Board for Technical Education,
Kaduna.
February 2004**

CURRICULUM TABLE

ND PROGRAMME IN BANKING & FINANCE

1ST SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
BAM 112	Business Mathematics 1	2	1	3	3
ACC 111	Principles of Accounts 1	1	3	4	4
OTM 112	Technical English 1	2	2	4	4
BFN 112	Principles of Economics 1	2	1	3	3
BAM 113	Principles of Law	1	2	3	3
BAM 211	Principles of Management 1	1	1	2	2
BFN 115	Introduction to Insurance	1	1	2	2
GNS 111	Citizenship Education 1	2		2	2
BFN111	Elements of Banking 1	1	1	2	2
BAM 126	Introduction to Entrepreneurship	1	2	3	3
BNF 116	ICT 1	1	3	3	3
	TOTAL	15	17	32	32

2ND SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
BAM 122	Business Mathematics 2	2	1	3	3
ACC121	Principles of Accounting 2	1	3	4	4
BFN122	Principles of Economics 2	2	1	3	3
BAM 221	Principles of Management 2	1	2	3	3
BFN 125	Principles & Practice of Insurance	1	1	2	2
BAM 214	Business Law	1	2	3	3
BFN121	Elements of Banking 2	1	1	2	2
BAM 111	Principles of Marketing	1	2	3	3
BNF 216	ICT 2	1	3	4	4
	Citizenship Education 2	2		2	2
	TOTAL	13	16	29	29

3RD SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
OTM 217	Technical English 2	2	2	4	4
ACC 211	Financial Accounting 1	1	3	4	4
BFN 211	Business Finance 1	1	1	2	2
BFN213	Business Research Methods	2	1	3	3
BFN216	Introduction Public Finance	2	1	3	3
BFN 212	Financial Institutions	1	1	2	2
BFN215	Banking Laws & Regulations	1	2	3	3
BAM 212	Business Statistics 1	2	1	3	4
BAM216	The Practice of Entrepreneurship	1	2	3	3
	TOTAL	13	14	27	27

4TH SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
ACC221	Financial Accounting II	1	3	4	4
BFN 221	Business Finance 2	1	1	2	2
BFN 226	Comparative Banking Systems	1	1	2	2
BFN 224	Banking Operations	2	1	3	3
BAM 222	Business Statistics 2	1	1	2	2
ACC 214	Taxation 1	2	2	3	3
BFN 223	Project		6	6	5
BFN 225	Career Development	2	2	4	4
	TOTAL	10	17	27	27

Semester 1

Course: BUSINESS MATHEMATICS

PROGRAMME: ND BUS ADMIN AND MANAGEMENT			
Course: BUSINESS MATHEMATICS	Code: BAM 112	Credit Hours:	3 hours
Semester: ONE	Pre-requisite:	Theoretical:	2 hours/week - 67%
		Practical:	1 hours/week - 33 %
Course main Aim/Goal			
The course is designed to enable the student apply the quantitative knowledge of business mathematics in solving simple business problems.			
General Objectives:			
<ol style="list-style-type: none">1. Understand the concepts of simple and compound interest, annuity, present value and discount2. Understand investment appraisal, the necessary test and their application to business3. Evaluate indices4. Understand the concepts of equations and inequalities and their applications in solving business problems.5. Understand vector algebra and its application to business6. Comprehend the basic idea of matrix and its application to business7 Understand the construction and interpretation of graphs and their application.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the concepts of simple and compound interest, annuity, present value and discount						
1-2	1.1 Define simple and compound interest. 1.2 Compute annuity and compound interest. 1.3 Compute the value of land, equipment, etc or money according to present value concept. 1.4 Compute the monetary worth of things with discount concept. 1.5 Apply the above concept to problems in business.	<ul style="list-style-type: none"> • Explain sequence and series • Explain simple and compound interest • Solve problem involving 1.1 above. • Explain annuity, PV, and network. • Solve problem involving above. 	Textbooks Calculators Annuity Tables Log books	Compute annuity and compound interest. Compute the value of land, equipment, etc or money according to present value concept. Compute the monetary worth of things with discount concept.	Guidance on the calculation of simple and compound interest. Solve business problems - retail scenarios - using simple and compound interest. Advice on the concept of net present value - simple calculations.	Questions and problems based on business situations
General Objective 2: Understand investment appraisal, the necessary test and their application to business						
3-4	2.1 Define the discounting techniques. 2.2 State discounting techniques using the cash flow method. 2.3 Perform the necessary test in the choice of the techniques. 2.4 Apply above concepts to problems in Business	Explain the concept of discount and cash flow techniques. Solve problems involving the above. Conduct test	Textbooks Calculators Annuity Tables Log books	State discounting techniques using the cash flow method. Perform the necessary test in the choice of the techniques. Apply concepts to problems in Business	Guidance on cash flow and discounted cash flow calculations Solve business problems - retail scenarios - using simple and compound interest.	Questions and problems based on business situations
General Objective 3: Evaluate Indices						
5-6	3.1 Define indices 3.2 Simplify the product and quotient of indices. 3.3 Simplify the value of an index raised to an exponent. 3.4 Define logarithms. 3.5 Explain the laws of logarithms	Explain indices; logarithms & their laws. Solve problems involving the above.	Textbooks Calculators Log books	Simplify the product and quotient of indices. Simplify the value of an index raised to an exponent.	Solve business problems using indices. Advice and guidance on the use of indices and logarithms	Questions and problems based on business situations

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.6 Define change of base 3.7 Apply the above concepts to problems of business management.					
General Objective 4: Understand the concepts of equations and inequalities and their applications in solving business problems.						
7-8	4.1 Explain the concept of equation, i.e. $A=B$, where A and B are expressions. 4.2 List different types of equation: Linear, quadratic, cubic, etc. 4.3 Enumerate examples of simultaneous equations: Linear, quadratic etc 4.4 Solve simultaneous equations using algebraic and graphical methods. 4.5 Explain factorization. 4.6 Factorize a given equation. Solve a given equation by Factorization. 4.7 Solve given equations by completing the square 4.8 Explain the use of formula in solving quadratic equations. 4.9 Solve equations involving inequalities.	i. Explain mathematics equations. ii. Explain types of equation. iii. Solve problems involving equations using mathematical and graphical equations. iv. Give assignment.	i. Explain mathematics equations. ii. Explain types of equation. iii. Solve problems involving equations using mathematical and graphical equations. iv. Give assignment.	Solve simultaneous equations using algebraic and graphical methods. Factorize a given equation. Solve a given equation by Factorization. Solve given equations by completing the square	Advice on the application of simultaneous linear equations. Solve business problems using indices. Apply the principles of factorization. Solve equations relevant to business situations.	Questions and problems based on business situations
General Objective 5: Understand vector algebra and its application to business.						
9-10	5.1 Define a vector. 5.1 List example of vector. 5.2 Illustrate the addition, subtraction and multiplication of vector. 5.3 Explain the distribution law of Vector.	<ul style="list-style-type: none"> Explain vector and its law. Solve problem involving vector 	Textbooks Graph papers	Illustrate the addition, subtraction and multiplication of vector. Explain the distribution law of Vector.	Apply the concepts of vector algebra to Business Advice on the application of vectors to business situations.	Questions and problems based on business situations

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	5.4 Apply the concepts of vector algebra to business.					
General Objective 6: Comprehend the basic idea of matrix and its application to business						
11-12	6.1 Define matrix 6.2 Identify matrix 6.3 State the properties of matrix 6.4 Perform simple operations of addition, subtraction and multiplication with matrix. 6.5 Determine the determinant of matrix including positives, negative and zero determinants. 6.6 Explain the rank of a matrix. 6.7 Determine the inverse of a matrix. 6.8 Determine the transpose and adjoint of a matrix. 6.9 Solve linear equations by the methods of Game's Rule, (ii) Gaussian Method, (iii) on verse of matrix. 6.10 Apply the rank of a matrix to input/output analysis.	<ul style="list-style-type: none"> • Explain the concept of matrix and its properties. • Solve simple matrix problems. • Solve matrix by linear equations • Solve business problems using matrix. <p>(i) Conduct test</p>	Textbooks	Perform simple operations of addition, subtraction and multiplication with matrix. Determine the determinant of matrix including positives, negative and zero determinants	Advice on the application of matrices to business situations. Apply the concepts of matrices to business situations	Questions and problems based on business situations
General Objective 7: Understanding the construction and interpretation of graphs and their applications						
12-15	7.1 Solve two simultaneous linear equations using graphical method. 7.2 Solve two simultaneous equations: Linear and quadratic using graphical	<ul style="list-style-type: none"> • Solve simultaneous equation using graphical methods • Guide students to plot simple graphs and their applications to management 	Textbooks Graph papers Mathematical set	Solve two simultaneous linear equations using graphical method Solve two simultaneous equations: quadratic and quadratic using graphic	Advice on the application of simultaneous linear equations using graphs to business situations. Apply the concepts of quadratic equations to	Questions and problems based on business situations

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	approach. 7.3 Solve two simultaneous equations: quadratic and quadratic using graphic approach. 7.4 Identify the slope and intercept of a given quadratic by graphical approach. 7.5 Plot straight line graphically given a set of co-ordinates and points or the slope and intercept. 7.6 Sketch the graphs of simple functions. 7.7 Apply the above concepts to management of business.	of business.		approach. Plot straight line graphically given a set of co-ordinates and points or the slope and intercept.	business situations using graphs Plot straight line graphs. Sketch the graphs of simple functions.	

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: PRINCIPLES OF ACCOUNTS I

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: PRINCIPLES OF ACCOUNTS I	Code: ACC 111	Credit Hours:	60 hours 4.0
Semester: FIRST SEMESTER	Pre-requisite:	Theoretical: Practical:	1 hours/week - 25 % 3 hours/week - 75 %
<p>Goal: This course is designed to expose the students to the principles of accounting and the application of same to different types of transactions.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this module the students should be able to:</p> <ul style="list-style-type: none"> 1.0 Know history, principles, role and conventions of accounting. 2.0 Understand principles of double entry. 3.0 Know capital and revenue items. 4.0 Know books of original entry. 5.0 Know the uses of ledger. 6.0 Know trial balance. 7.0 Know how errors are identified. 8.0 Know the uses of journal. 9.0 Understand bank reconciliation statements. 10.0 Know depreciation. 11.0 Understand accruals and prepayment. 12.0 Know final accounts. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Know history, principles, role and conventions of accounting.						
1-2	1.1 State the history of accounting and the conventions. 1.2 Explain the principles involved in accounting. 1.3 Explain the role of accounting activity in the operation of an enterprise. 1.4 State the significance of accounting activities in the operation of a business.	(i) Give brief definition of accounting. (ii) Explain the concepts and conventions of Accounting. (iii) Discuss the relationship of accounting activities in the operation of a business. (iv) State the importance of accounting activities to an enterprise.	Overhead projector	1. Demonstrate their knowledge of the history, principles, role and convention of accounting.	Organise students into role model group relating accounting activities to business activities.	Flipcharts Overhead projector
General Objective 2: Know capital and revenue items.						
3	2.1 Define capital and revenue items. 2.2 Classify capital and revenue items. 2.3 Explain the accounting treatment with respect to capital and revenue items in a transaction.	(i) Explain capital and revenue items. (ii) Discuss the treatment of capital and revenue items in the books of accounts.	Overhead projector	Classify items into revenue or capital expenditure. Differentiate capital expenditure from revenue expenditure.	Direct students to list revenue and capital items that may be used in a medium size business e.g. a road transport company.	Flip charts Overhead projector.
General Objective 3: Understand principles of double entry.						
4	3.1 Explain the principles of double entry. 3.2 Make correct entries in the ledger as it affects the debit and credit aspects of a transaction.	(i) Explain the principles of double entry. (ii) Illustrate posting of transactions into accounts in the ledger.	Overhead projector Worked examples	1. Demonstrate their understanding of principles of double entry. 2. Post various business transactions into accounts in the ledger.	1. Guide students in posting transactions into various accounts. 2. Organise students to make classroom presentations in groups e.g. one group sales, one group purchases.	Flipchart Overhead projector Transparencies

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4: Know books of original entry.						
5-6	4.1 Define books of original entry. 4.2 Name and explain the books of original (e.g. cash book, sales day book, purchases day book, return inwards and outwards books, journal, petty cash book and the imprest system). 4.3 Explain the uses of the various books. 4.4 Make accounting entries in the various books.	(i) Define source documents. (ii) Explain the books of original entry and how transactions are recorded in them.	Overhead projector	1. Record transactions into book of original entry. 2. Post into the accounts in the ledger. 3. Balance the accounts in the ledger. 4. Extract trial balance.	Illustrate with sample transactions entries from books of original entry to the ledger using a computer spreadsheet Explain the effect of such entries on the trial balance.	Overhead projector Transparencies. Pre-printed source documents. Computer spreadsheet application
General Objective 5: Know the use of ledger.						
7	5.1 Define a ledger. 5.2 Explain the uses of the ledger and its importance. 5.3 Post properly to accounts in a ledger and carry down periodic balances. 5.4 Explain the end use of ledger balance.	(i) State the various types of ledger. (ii) Explain the uses and importance of ledger and how to post to the accounts in the ledger (iii) Illustrate how to balance accounts to form a trial balance.	Overhead projector	Ability to carry out simple postings into and out of the ledgers	Give interactive quizzes to test the understanding of the topic.	Kalamazoo Interactive Quizes downloaded from Internet .
General Objective 6: Know trial balance.						
8	6.1 Define a trial balance. 6.2 State the need for a trial balance and its use. 6.3 Explain how a trial balance is extracted. 6.4 Extract through practice the trial balance of a transaction, at the end of a period.	(i) Explain the uses of and how to extract a trial balance. (ii) Illustrate with examples how to extract a trial balance.	Overhead projector Worked examples	Able to extract a trial balance.	Directing students to extract trial balance using a spreadsheet	Computer spreadsheet application

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 7: Know how errors are identified.						
9	7.1 Explain how errors may be identified. 7.2 Categorize the common occurrence of accounting errors. 7.3 Identify errors in accounting. 7.4 Correct such errors that are identified in an account by use of journal entries.	(i) Explain how errors can be identified and corrected. (ii) State effect of errors on the financial statements.		1. Identify sources of accounting errors. 2. Correct errors using journal.	Show the uses of the Journals. Students directed to work in groups to work on exercise to correct a trial balance.	T-accounts downloaded from Internet trial balance competed on spreadsheet.
General Objective 8: Know the uses of journal.						
10	8.1 Define Journal. 8.2 Explain the use and the importance of journal vouchers. 8.3 Explain the use of a journal in relation to transactions which do not involve cash payments or cash receipts. 8.4 Make various journal entries.	(i) Explain and demonstrate the use and importance of the journal.	Overhead projector Worked examples	Able to post journal entries in books of account	Students directed to work in groups to present on the practical uses of the journal in a small/medium sized company	flipchart
General Objective 9: Understand bank reconciliation statements.						
11	9.1 Define a bank reconciliation statement. 9.2 Explain the need for a reconciliation. 9.3 Carry out a bank reconciliation, of a given cash account and bank account.	(i) Explain what bank reconciliation is and why it is necessary to prepare it. (ii) Illustrate the preparation of bank reconciliation statements.	Overhead projector Worked examples	1. Carryout a bank reconciliation of a given cash and bank account.	Direct the students to carry out a bank reconciliation exercise and graphically produce the statement.	Sample blank bank statements. Pro-form a in computer.
General Objective 10: Know depreciation.						
12-13	10.1 Define depreciation. 10.2 Explain the necessity for periodic depreciation. 10.3 Determine the depreciation of assets of a business for a relevant period. 10.4 Trace depreciation entries in accounting to its final stage.	(i) Define depreciation and explain the various methods used. (ii) Calculate depreciation using straight line method and reducing balance method.	Overhead projector Worked examples	Compute depreciation using straight line and reducing balance method either manually or with the aid of computer.	Students directed to compute hard asset depreciation using a case study.	Computer packages. Projector Transparencies. Spreadsheets

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
		(iii) Show how depreciation should appear in the books of accounts.				
General Objective 11: Understand accrual and prepayment.						
14	11.1 Define accruals and prepayments. 11.2 Explain the accounting treatment of accruals and prepayments.	(i) Define accruals, prepayments and explain their accounting treatment.	Overhead projector Worked examples	1. Ascertain accurate and prepayments using examples such as rent electricity, insurance etc. 2. Calculate accruals and prepayments.	Demonstrate the calculation of accurate and prepayments using various examples.	Spreadsheet.
General Objective 12: Know final accounts.						
15	12.1 Explain the meaning of final accounts. 12.2 Describe the stages in the preparation of final accounts. 12.3 Extract a single final account of a sole trader (Trading Profit and Loss Account and the Balance Sheet).	(i) Explain the meaning of final accounts. (ii) Illustrate the preparation of final accounts.	Overhead projector Worked examples	1. Prepare adjustments to reflect the corrected errors, depreciation, accrual and prepayments in the final accounts of a sole trader. 2. Prepare Trading and Profit and loss account and balance sheet.	Direct students to prepare an ETB using a case study. Direct students to prepare P-L and balance sheet from ETB produced above.	ETB produced using computer spreadsheet. Final accounts produced on spreadsheet.

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: TECHNICAL ENGLISH I

PROGRAMME: ND Office Technology and Management			
Course: Technical English I	Code: OTM 112 (GNS 101-102)	Credit Hours:	4 hours
Semester: 1	Pre-requisite O/L Credit in English	Theoretical: Practical:	2 hours/week - 50% 2 hours/week - 50%
<p>Course main Aim/Goal: This course is designed to enable the student acquire the necessary language and communication skills which will enable him/her to use the English Language in a business environment and to know the techniques of correspondence</p> <p>General Objectives:</p> <ul style="list-style-type: none"> 1.0 Develop appropriate study skills in English Language. 2.0 Know the nature of language and the basic rules of grammar. 3.0 Appreciate literary works in English. 4.0 Understand the concept of communication. 5.0 Know how to make oral and written presentations. 6.0 Know the rules of comprehension and interpretation 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1.0: Develop appropriate study skills using English Language.						
1-2	1.1 Understand the principles of good note taking and making techniques in English.	Explain the necessity for acquiring good note-making/making techniques in English.	-Flip charts -Felt pen -Textbooks -Workbooks -Close-circuit TV	Demonstrate good note-taking skill in English.	Provide assignments on note taking.	-Flip charts -Felt pen -Textbooks -Workbooks
	1.2 Understand method of note taking/making English.	Show methods of note-taking/making in English.	Model notes	List methods of note-taking/making in English.	Provide sources of information on note-taking/making.	-Library -Internet
	1.3 Identify sources of library information.	Expose students to sources of library information in English.	Library Dictionary, reference books, etc	Classify sources of library information.	Refer students to sources of library information.	Sections of Library -Internet
	1.4 Identify information in the sources listed in 1.3.	Discuss with students how to locate the sources listed in 1.3.	As in 1.3	Locate information in the sources listed in 1.3.	Guide students in locating the sources listed in 1.3.	As in 1.3
	1.5 Identify good reading habits in English.	Discuss the principles of good reading habits.	Class handouts	-Apply good reading habits	Set tasks and supervise activities	-Newspapers -Textbooks -Magazine - Selected Novels
General Objective 2.0: Know the nature of language and the basic rules of grammar.						
3-6	2.1 List the characteristics of language.	Explain the concept of language Textbooks	Textbooks			
	2.2 Appreciate the four language skills - speaking listening, writing, & reading.	Discuss the four language skills.	Handouts	Role playing in the four language skills.	Supervise the students' activities.	Audio tapes Radio Video recorder Cd-rom
	2.3 Understand the functions of language.	Explain the functions of language.	As in 2.2 above.	Discuss the functions in groups.	As in 2.2 above.	As in 2.2 above.
	2.4 List the uses of English Language in Nigeria.	Explain the uses of English Language in Nigeria eg as the language of Research, government, business, etc.	Resource persons from government, business, research, etc	Role playing as researchers, government officials, business, etc.	Evaluate students' activities.	
	2.5 Understand grammar and parts of speech.	Explain grammar and parts of speech.	Handouts			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	2.6 Understand the use of part of speech in sentences.	Analyse the use of parts of speech in sentences.	Demonstration tapes.	Work on the assigned exercises.	Provide exercise as parts of speech.	Textbooks Workbooks and related materials.
	2.7 Identify common errors in the use of parts of speech.	Explain what constitute errors in the use of parts of speech.	Class handouts Examples	Correct common errors in the use of parts of speech.	Provide passages containing common errors in parts of speech.	Passages, Extracts Speech's
	2.8 Understand correct synthetic arrangement and punctuation marks.	Demonstrate to students correct synthetics arrangement and punctuation marks.	Handouts Examples	Construct sentences with correct syntactic arrangement and punctuation.	Set activities and provide feedback	As in 2.7 above.
	2.9 Appreciate idioms, figures of speech, and offices.	Explain idioms, figures of speech and affixes.	As in 2.7 above.	Construct sentences to illustrate idioms, figures of speech and affixes.	Set activities and provide feedback	As in 2.7 above.
General Objective 3.0 Appreciate literacy works in English.						
7-8	Understand the meaning and stages of development of literature.	Define and trace the development of literature.	Literary materials. Handouts			
	Classify the literary game.	Different between the literacy genres.	Classical and modern literary works.	Analyse the characteristics of different literacy genres.	Supervise the students activity.	Class handouts Selected literary examples
	Appreciate the terminology and functions of literature.	Explain the terminology and functions of literature such prose and fiction in terms of eg plot, setting, characterisation, etc.	As in 5.2 above	Differentiate among the following - fiction, prose, plot, setting characterisation etc.	Evaluate students activity.	Role playing of the characters.
General Objective 4.0: Understand the concept of communication.						
9-10	Define and outline the process of communication.	Define and analyse the process of communication.	Textbooks, Charts, etc.			
	List the purpose of communication.	Analyse the purposes of communication	As in 4.1 above.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	Differentiate between communication and language.	Explain the relationship between communication and language.	As in 4.1 above.	Identify barriers to effective communication at various levels.	Evaluate students work.	Handouts
	Appreciate the impact of interference on communication at various levels.	Explain the impact of interference on communication at various levels eg phonological, syntactic, etc.	Telephone receivers, Radio Television, etc.	Group discussion	Module the students discussion. Role plays	
	Appreciate code mixing, code switching, and dissonance in communication.	Explain code mixing code switching and dissonance in communication.	Class handouts Graphic examples			
General Objective 5.0: Know to make oral and written presentations.						
14-15	5.1 List the organs and functions of speech.	Label and describe the functions of the organs of speech.	Class handouts	a. Label organs of speech. b. Classify functions of organs of speech.	Guide the students.	Handouts Oral and written speeches.
	5.2 List the phonemes of English.	Explain the phonemes of English.	Handouts	Produce correctly each of the phonemes enumerated by the teacher.	Guide the students.	
	5.3 Appreciate the different sound contrast as demonstrated by the teacher.	Distinguish between the different sound contrasts in the consonantal and vowel systems of English Language through correct pronunciation.	Sound tracts eg video, audio, etc	Pronounce the different sound contrasts in English Language.	Evaluate students work.	
	5.4 Note the principles of effective speaking.	Explain principles of effective speaking viz, correct use of stress, rhythm, and intonation pattern.	Handouts	Give short speeches eg welcome address, stories, vote of thanks, etc.	Illustrate techniques of effective speaking.	
	5.5 List the various types of correspondence.	Explain and illustrate the various types of correspondence, eg letter, memo, notices, etc.	Models of formal and informal letters, memo, notices, etc.	Write formal and informal letters, memos and notices.	Evaluate students' work.	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6.0: Know the rules of comprehension and interpretation.						
	6.1 Recognise the idea in a given passage as distinct from details.	Explain the concept of main idea and differentiate it from details.	Selected passages from relevant texts.	a. Identify main idea in a given passage. b. Distinguish between main idea and details.	Group work. Guide students in their work.	Selected passages handouts
	6.2 Note the use of main idea in anticipating details.	Explain the use of main idea in anticipating specific details.	As in 6.1 above.	Predict specific details from main idea.	Evaluate students work.	
	6.3 Appreciate the use of context clues in comprehension.	Explain how to use context clues such as definitions, restatements, and examples to aid comprehension.	As in 6.2 above	Draw conclusions from available information.	Guide and evaluate students work.	

ASSESSMENT CRITERIA			
Coursework 30%	Course test %	Practical 30%	Other (<u>Examination</u> /project/portfolio) 60%

Course: PRINCIPLES OF ECONOMICS I

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: Principles of Economics 1	Code: BFN 112	Credit Hours:	45 hours
Semester: 1	Pre-requisite:	Theoretical:	2 hours/week - 67%
		Practical:	1 hours/week - 33%
Goal: To provide students with basic principles and general nature of economics.			
GENERAL OBJECTIVES:			
On completion of this module the students should be able to:			
1.0 Understand Economics as a Social Science concerned with human behaviour in the context of business management.			
2.0 Know price theory.			
3.0 Understand production theory and market situations.			
4.0 Understand distribution theory and factor pricing.			
5.0 Know Industrial Organisations.			
6.0 Know population and trade Unionism.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand Economics as a Social Science concerned with human behaviour in the context of business management.						
1 - 2	1.1 Define economics. 1.2 Explain the scope of economics 1.3 Explain the method of study economics and their limitations. 1.4 Rationalizes the studying of economics. 1.5 Distinguish between micro and macro economics. 1.6 Discuss the three main problems of every economics society - what, how and for whom. 1.7 Apply the production, possibility frontier as a tool. 1.8 Define a mixed economy 1.9 State how the free enterprises economy solves the basic economic problems and the Characteristics of a perfectly competitive market. 1.10 Explain how a mixed economy behaves in the nations economics. 1.11 Discuss the economics role of Government in a mixed economy.	<ul style="list-style-type: none"> • Explain the meaning of Economics. • Explain in clear terms the coverage area of economics in human endeavour. • Explain the distinction between the tools used for the study of economics and those used to study natural sciences. • State the importance of economics in human endeavour • Explain the study of economics as it relates to units component of the society and as it relates to sum total of all the components of the society. • Explain the unique economic problems of socialist, commit and free enterprise societies as they relate to production, distribution and consumption. • Explain capacity utilization of resources in countries and societies. • Explain economics characterized by combination of two societies i.e. socialism and free enterprise. 	Text books and diagram/graphs	A basic understanding of a mixed economy and the ways in which people benefit from it.	Guide students to complete an individual short assignment researching the major components of the Nigerian economy.	Internet Assignment brief. Word processor
3-4	1.12 Identify other characteristics of a modern economy, viz. use of capital, division of labour and use of money.	<ul style="list-style-type: none"> • Explain the free interplay of demand and supply curves to determine, price, and allocation of resources in free enterprise..... Also, explain in clear termo the characteristics of perfectly competitive market. • Explain the use of control and 	Text books and diagram			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
		<p>regulation by government as well as deregulation in allocation of resources or the case may be and as the need arises.</p> <ul style="list-style-type: none"> • Explain the important roles of government in determination of some parameters in a mixed economy. • Explain characters of modern economics especially the distinction between trade by barter and specialization. 				
General Objectives. 2.0 Know price theory						
5 - 7	<p>2.1 Define demand in economic.</p> <p>2.2 Identify the levels of demand - individual and market.</p> <p>2.3 Explain the determinants of demand.</p> <p>2.4 Distinguish between a change in demand and a change in the quality demanded.</p> <p>2.5 Calculate and interpret the Coefficients of elasticity of demand in terms of price of the commodity, income and cross elasticity.</p> <p>2.6 Define supply and identify the levels of supply.</p> <p>2.7 Discuss the determinants of supply.</p> <p>2.8 Explains the movements associated with supply.</p> <p>2.9 Compute and interpret the coefficients of elasticity of supply.</p> <p>2.10 Define the equilibrium in</p>	<ul style="list-style-type: none"> • Explain the meaning of demand. • Explain individual demand curve and market demand curve. • Explain factors influencing demand. • Explain the difference between change in demand and change in quantity demanded. • Generate figure to explain the calculation of price, income and cross elasticities and interpret. • Explain the meaning of supply and difference between individual and market supply. • Explain factors influencing supply. • Explain, movement along the same supply curve and shifts in supply curves. • Explain the interception of demand and supply curves to determine equilibrium price in the market. 	Text books. Diagrams.	Ability to explain the key factors influencing supply and demand.	Group discussion/ seminar illustrating the theme, 'supply and demand factors influencing the Nigerian economy'.	Resource materials. Seminar brief.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	the market. 2.11 Analyze the effects of shifts in supply and demand.					
General Objective: 3.0 Understand production theory and market situations.						
8 - 10	<p>3.1 Define production and identify the types of production.</p> <p>3.2 Explain the different types of output or product.</p> <p>3.3 Define costs of production.</p> <p>3.4 Identify the sources of such costs.</p> <p>3.5 Distinguish among the periods of decision making and attendant costs along categorizes on the monetary short run, long run and very long run cost.</p> <p>3.6 Describe, demonstrate and diagrammatically represents the various short run costs.</p> <p>3.7 Explain the relationship among these various short run costs.</p> <p>3.8 Explain the relevance of some of the costs in 3.7 above for the economic decision of the firm.</p> <p>3.9 Discuss the long run cost behaviour of a firm and shows its relation with the short run costs.</p> <p>3.10 Explain the characteristic of the perfectly competitive market.</p>	<ul style="list-style-type: none"> • Explain production theory and clearly identify, labour and capital intensive production. • Explain different types of product i.e. from tangible product to service and from ordinary to technical product. • Explain different types of costs of production. • Explain in clear terms fixed costs and variable costs. • Explain the following with the aid of diagram. Short run fixed cost, variable cost average, variable cost marginal costs. • Explain how the various short run costs relate to one another. • Explain how firms could be guided in their economic decision using the relationship of the various short run costs. • Explain the long run cost behaviour and use same to explain transformation in the market as it differs from the short run. • Explain the features of perfectly competitive market. 	Text book.	Ability to explain the principles of production theory.	Individual assignment researching the relationship between cost and profitability, describing the effects of different types of economic costs	Interent Assignment brief.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
11-12	<p>3.11 Illustrate diagrammatically the demand curve facing a perfectly competitive firm and state the implication(s)</p> <p>3.12 Explain the short equilibrium or maximum profit position of a firm under perfect competition.</p> <p>3.13 Explain the distinguishing features of a pure monopoly market type.</p> <p>3.14 Explain the nature of the revenue and demand facing a monopolist.</p> <p>3.15 Discuss the factors that can confer a monopoly power.</p> <p>3.16 State and explain advantages and disadvantages of monopoly market.</p> <p>3.17 Describe the applications of price discrimination by a monopolist.</p> <p>3.18 Define monopolistic competition.</p> <p>3.19 Explain the similarities between this market type and either the pure monopoly or the perfect competition.</p> <p>3.20 Define duopoly and oligopoly.</p> <p>3.21 Explain some of other models of these market types.</p> <p>3.22 Discuss the means of providing barriers to entry into these markets.</p>	<ul style="list-style-type: none"> • Explain the nature of demand curve facing a perfectly competitively market and its economic implication on the firm. • Explain profit maximization of a firm in the short run. • Explain the characteristics of a pure monopoly. • Explain the nature of the revenue and demand facing a monopoly. • Explain different types of monopoly and how the power are derived. • Explain the advantages and disadvantages of monopoly. • Explain price discrimination and factor influencing it. • Explain monopolistic competition. • Explain the similarities between pure monopoly and perfect competition. • Explain the meaning of duopoly and oligopoly. • Explain other types of market e.g. Monopsony etc. 				

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective: 4.0 Understand distribution theory and factor pricing.						
13	4.1 Identify the various prices attached to the different factors of production. 4.2 Distinguish between size and functional distribution of income. 4.3 Explain the relationship between factor price and factor income. 4.4 Explain of factors of production. 4.5 State and explain ways of determining the prices of the various factors of production. 4.6 Distinguish between economic rent and transfer payments.	<ul style="list-style-type: none"> • Explain the meaning of Rent, wage, capital and profit, • Explain functional distribution of income. • Explain how factor price is different from factor income. • Explain what constitutes factors of production. • Explain the factors influencing determination of prices of factors of production. • Explain the difference between economic rent and transfer payments. 	Text book.	Ability to understand the relationship between factor income and factor price and their influencing factors.	Group seminar /discussion debating and providing solutions to questions involving distribution theory and factor pricing.	Seminar brief. Resource materials.
General Objectives. 5.0 Know Industrial Organizations.						
14	5.1 Define a business organization and an industry. 5.2 Identify the different structure of the modern forms of business organization. 5.3 Discuss the objectives of a business organization and the location of such enterprises. 5.4 Analyze the methods of financing modern business organization. 5.5 Distinguish between an assets, private and public ownership of industries. 5.6 Explain the sense in the control of monopolies. 5.7 Discuss the issue of mergers and restrictions of industrial activities.	<ul style="list-style-type: none"> • Explain what are meant by a business organization and an industry. • Explain different forms of business organizations. • Explain the objectives of different forms of business organization and where the enterprises are located • Explain different types of sources of Finance for business organization. • Explain the difference between private and public corporation. • Explain why monopolies are controlled. • Explain mergers and acquisition 	Text book Journal.	Students to have a good appreciation of the role and characteristics of industrial organizations within the Nigerian economy.	Group assignment researching 4 of the largest industrial organizations in Nigeria. Commenting upon their activities and importance to the Nigerian economy.	Internet Assignment brief. Word processors.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective: 6.0 Know population and trade Unionism						
15	6.1 Define the key expressions concerning the two terms in 5.7 above. 6.1 Illustrate diagrammatically, the trends of the population of selected countries and the world over the years. 6.2 Identify the sources of labour in the population of a society. 6.3 State reason (s) for the formation of trade unions. 6.4 Analyze critically the performances of trade unions.	<ul style="list-style-type: none"> • Explain mergers, acquisition and restrictions. • Explain population pyramid of selected countries of the world. • Explain working population of a country • Explain the roles and functions of trade unions. • Explain the impact of trade union in any selected country. 	Text book Journal.	Students to have an understanding of the role played by trade unions in a mature and developing economy.	Individual assignment comparing and contrasting the roles of trade unions in developing and mature economies.	Internet. Assignment brief.

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: PRINCIPLES OF LAW I

PROGRAMME: ND BUSINESS ADMIN.			
Course: PRINCIPLES OF LAW I	Code: BAM 113	Credit Hours:	3 hours 2
Semester: ONE	Pre-requisite:	Theoretical:	1 hours/week - 33 %
		Practical:	2 hours/week - 67 %
Course main Aim/Goal			
This course is designed to introduce the student to the general principles of Nigerian law as it affects business			
General Objectives:			
<ol style="list-style-type: none"> 1. Know the composition of the Legal System in Nigeria 2. Know the rudiments of the Nigerian Constitutional Law concepts and the separation of powers in the constitution 3. Know the nature and sources of Nigerian Law 4. Know the law of the Person and of Association 5. Know the Law of Administration of Estates and Trusts 6. Understand the law of Property 7. Understand the rudiments of the Law of Contract. 8. Understand the Law of Tort in business. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Know the composition of the Legal System in Nigeria						
1-2	1.1 Define law. 1.2 Explain why law is an important aspect in the existence of a society. 1.3 Identify the types and hierarchy of courts. 1.4 Identify the existence of tribunals and arbitration (body, group and panel) 1.5 Explain the jurisdiction of various courts, tribunal and arbitration body. 1.6 Explain the various personnel and their positions in the hierarchy of courts. 1.7 Explain the organization of the legal profession in Nigeria.	<ul style="list-style-type: none"> • Explain the concept of Law and its importance. • Explain types and nature of courts, tribunals and arbitration. • Explain the hierarchy of personnel in the legal profession • Explain NBA and other organizations in the legal profession. 	Textbooks Journals	Know the Nigerian Legal system and its structures.	Show students with diagrams. The Nigerian legal system and its structures.	Visit to a Nigerian Court Websites on tribunals and arbitration.
General Objective 2: Know the rudiments of constitutional law and the separation of powers in the constitution.						
3-4	2.1 Explain Constitutional Law concepts, state, nationality, citizenship, domicile, supremacy of the constitution and the rule of law. 2.2 Explain the various organs of the state. 2.3 Explain the meaning of separation of powers. 2.4 State which powers are executive, legislative, and judicial? 2.5 Explain the various positions and functions of holders of the powers in 2.4. 2.6 Explain the possible abuse of powers conferred on the executive legislature, and the	<ul style="list-style-type: none"> • Define constitution • Identify the major organisation of government as specified in the constitution • Explain the nature of abuse of powers and their remedies. • Explain the nature of the rule of law. Give assignment	Textbooks Constitutions Journals/Publications Textbooks Constitutions Journals/Publications	Know the Nigerian Constitution with emphasis on the provisions relating to separation of powers. Cite relevant cares and situations of above of powers and rule of law. State which powers are executive, legislative, and judicial? Explain the various positions and	Show students the Nigerian Constitution and its components. Discuss relevant cases with students. Organise a debate to discuss the constitutional arrangements. Guidance on the possible abuses of power using relevant case law. Consider the legal remedies. Preparation for the assignment - using groups discussions	Nigerian Constitution. Law Reports etc. Groupwork to consider different aspects of abuse of power and the legal remedies. Civil remedies and redress.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	<p>judiciary.</p> <p>2.7 Explain the possible remedies for such abuses.</p> <p>2.8 Explain the nature of fundamental human rights and the rules of natural justice.</p> <p>2.9 Explain how the breaches in 2.8 are redressed.</p>			<p>functions of holders of the powers</p> <p>Explain the possible abuse of powers.</p> <p>Explain the possible remedies for such abuses.</p> <p>Explain the nature of fundamental human rights - rules of natural justice.</p> <p>Explain how the breaches in 2.8 are redressed.</p>	Each group to apply the relevant aspects of the constitution.	
General Objective 3: Know the nature and sources of law.						
5-6	<p>Explain the nature of Nigerian Law.</p> <p>Explain the sources of Nigerian law i.e. received English law (common law and equity, status of general application, and judicial precedent) Local Legislation and customary law.</p> <p>Distinguish between criminal and civil law and state the importance of such distinction.</p>	<p>Explain the nature and sources of Nigerian Law</p> <p>Explain criminal and Civil Law and state their importance</p>	Textbooks	<p>Explain the sources of precedent) Local Legislation and customary law.</p> <p>Distinguish between criminal and civil law and the importance of such distinction.</p>	<p>Guidance on questions and legal terminology with crosswords, puzzles and question and answer.</p> <p>Case law to show the differences between civil and criminal law</p>	
General Objective 4: Know the law of persons and law of Association:						
7-8	<p>4.1 Recognize the distinction between natural person and artificial person.</p> <p>4.2 Explain the legal personality of unborn persons, dead persons, infants and married women.</p> <p>4.3 Recognize the law of</p>	<ul style="list-style-type: none"> • Explain Law of Person and Law of Association. • Explain legal capacity of insane, intents, married women etc • Explain types and nature of corporations 	Textbooks Websites	<p>Recognize the law of domicile of infants and married woman.</p> <p>Explain the capacity of an insane person, infants, and married women, to enter into legal relations.</p>	<p>Guidance on relevant cases and relevant legislation.</p> <p>Consider questions on legal capacity.</p> <p>Allow students to research age groups and the legal status of</p>	Use of relevant websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	domicile of infants and married woman. 4.4 Explain the capacity of an insane person, infants, and married women, to enter into legal relations. 4.5 Distinguish between a corporation sole and a corporation and aggregate corporation. 4.6 Identify unincorporated associations - partnership, trade unions and local customary family group. 4.7 Explain the capacity of corporations to enter into legal relations.	and distinguish them from unincorporated associations • Conduct test		Distinguish between a corporation sole and a corporation and aggregate corporation. Explain the capacity of corporations to enter into legal relations.	partnerships - agencies - trade associations. Working in Pairs	
General Objective 5: Know the Law of Administration of Estates and Trusts.						
9	5.1 Distinguish between estates (will) and instate (without successions) 5.2 Explain the grant of probate and letters of Administration and Estates. 5.3 Explain the Nature of trusts, kinds and their creation. 5.4 Explain the rights of beneficiaries. Explain the duties of trustees.	• Explain estate and instate. • Explain the nature of trusts, kinds and their creation. • Explain rights of beneficiaries and the duties of trustees.	Textbooks Websites	Know the relevant cases as it relates to the administration of Estates and Trusts.	Cite cases as it relates the administration of Estates and Trusts.	Copies of wills, trust documents and letters of administration. Talk by a qualified lawyer
General Objective 6: Understand the law of property						
10	6.1 Explain the nature of property. 6.2 Explain the law of ownership and possession. 6.2 Distinguish between real and personal property.	• Explain the nature and Law of Property. • Explain mortgage, pledge, lien, etc.	Textbooks	Know the relevant cases as it relates to the law of property, mortgages, pledges, lien etc.	Cite relevant as it relates to the law of property, mortgages, pledges, lien etc.	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	6.3 Distinguish between mortgage, pledge, lien, etc. 6.4 Identify legal and equitable interests.					
General Objective 7: Understand the Rudiments of the Law of Contract						
11 - 12	7.1 Explain what contract is. 7.2 Explain the nature and forms of contracts. 7.3 Explain the essentials of a valid contract. 7.4 Explain terms of contracts - conditions, warranties 7.5 Explain the vitiating elements in contracts. 7.6 Explain discharge, frustration and breach of contracts. 7.7 Explain the remedies for breach of contracts.	<ul style="list-style-type: none"> • Explain the nature and Law of Contract • Cite relevant cases 	Textbooks Law reports	Know the relevant cases as they relate to the law of contract. Business Scenarios for students to apply case law and principles of law	Guidance on relevant cases as they related to the law of contract.	Use of relevant websites
General Objective 8: Understand the Law of Tort.						
13-15	8.1 Explain the nature of torts and the basis for liability. 8.2 Explain the general defences to liability in torts. 8.3 Explain vicarious liability - master and servants. 8.4 Identify specific torts - Occupier's liability, trespass, negligence, nuisance, defamation, and conversion. 8.5 Explain torts arising from business competition - malicious falsehood, passing off, and interference with an existing contract.	<ul style="list-style-type: none"> • Explain the nature and Law of Tort. • Explain torts arising from business relationship. • Cite relevant cases. Conduct test. 	Textbooks Law reports	Explain vicarious liability - master and servants. Identify specific torts - Occupier's liability, trespass, negligence, nuisance, defamation, and conversion. Explain torts arising from business competition -	Guidance on relevant cases as they related to the law of tort Problem solving assignment based on Grabb, Suit and Runn a firm of solicitors advising business clients about possible legal liability - passing off, negligence, defamation, conversion etc.	Use of relevant websites

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: PRINCIPLES OF MANAGEMENT I

PROGRAMME: ND BANKING & FINANCE			
Course: PRINCIPLES OF MANAGEMENT I	Code: BAM 211	Credit Hours:	hours 2
Semester: ONE	Pre-requisite:	Theoretical: Practical:	1 hours/week - 50 % 1 hours/week - 50 %
Course main Aim/Goal			
To enable the student acquire background knowledge of the historical evolution of management thought and to introduce them to basic managerial principles and techniques.			
General Objectives:			
<ol style="list-style-type: none"> 1. Know the nature and scope of management 2. Know the historical background of management 3. Understand the responsibilities of a manager 4. Understand the management function of Planning 5. Understand the management function of organizing 6. Understand the management function of co-ordinating 7. Understand the management function of controlling. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Know the nature and scope of management						
	1.1 Define Management. 1.2 Explain the nature and scope of Management 1.3 Explain objectives of Management. 1.4 Explain the functions of Management.	Explain the nature, scope and objectives of management. Explain the functions of management with examples	1) Textbooks 2) Management Journals	Learn from a functional organization how objectives are formulated. Apply the functions of management to a known organization.	Guide the student to source formulation of objectives and functions of management from the internet.	Internet Relevant websites
General Objective 2: Know the historical background of Management						
	2.1 Explain the evolution of Management thought including contributions made by Frederick Taylor, Henri Fayol etc. 2.2 Know Explain the various schools of Management thought.	Explain the contributions Babb-age, Taylor etc to the development of management	Textbooks	Relate the theories of management to the success story of an existing organization.	Show through the internet or management film the application of management thought to real life situation.	Internet Relevant websites
General Objective 3: Understand the responsibilities of a manager						
	3.1 Explain who a manager is 3.2 Explain the roles and responsibilities of a manager	Explain who a manager is, his roles and responsibilities	1) Textbooks 2) Journals 3) Publications	Explain whom a manager is, his qualities and the varying nature of his job.	Invite a practical Manager to educate the student on his roles and responsibilities in his organization.	Internet Relevant websites
General Objective 4: Understand the management function of planning						
	4.1 Define Planning. 4.2 Explain the need for Planning. 4.3 Explain types of plan. 4.4 Explain the planning process. 4.5 Identify tools of management planning.	Explain planning, its types, process and the need for planning. Explain with examples tools of management planning. Conduct Test.	1) Textbooks 2) Journals 3) Publications	Explain from a functional organization how planning has led to its success noting the effect of the different types of planning.	Guide the student to learn the application of planning process through the internet. Use a relevant case study on a media/retail project	Internet Relevant websites
General Objective 5: Understand the Management Function of Organizing						
	5.1 Define organizing. 5.2 Explain the need for organizing. 5.3 Explain the process of organizing. 5.4 Define a basic organizational structure.	Explain organizing as a function Explain its process and the need for organizing. Explain organization as a basic structure using diagram	1) Textbooks 2) Journals 3) Publications	Use practical illustrations to explain organizing, its functions and process	Demonstrate using diagrams the various organizational structures. Use simple case histories to draw relevant organisation charts	Internet Relevant websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6: Understand the Management function of Co-ordinating						
	6.1 Explain the nature of co-ordination. 6.2 Explain the need for co-ordination. 6.3 Identify the major areas of co-ordination namely: Human	Explain co-ordination, its nature, process and the need for it. Explain how to co-ordinate human, material, financial	1) Textbooks 2) Journals 3) Publications - Management	Explain how to co-ordinate using net-working and its benefits.	Invite a co-ordinator of an existing programme to lecture the students.	Internet Relevant websites
General Objective 7: Understand the management of Control						
	7.1 Define the concept of control in Management. 7.2 Explain the need for control. 7.3 Identify the elements of control. 7.4 Identify major control techniques. 7.5 Explain the limitations of the control function.	Explain the concept of control, its technique, elements and its needs in the organization. Explain its limitation. Show students relevant management films. Conduct test.	1) Textbooks 2) Journals 3) Publications 4) Management films	Practicalise to the students how to control an organization using the major control techniques with their limitations	Show management films relating to control Show how to use computers in control exercises. Use a relevant case study and spreadsheet	Internet Relevant websites

ASSESSMENT CRITERIA			
Coursework %	Course test %	Practical %	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: INTRODUCTION TO INSURANCE

PROGRAMME: NATIONAL DIPLOMA BANKING AND FINANCE			
Course: INTRODUCTION TO INSURANCE	Code: BFN 115	Credit Hours:	2 hours
Semester: ONE	Pre-requisite:	Theoretical: Practical:	1 hours/week - 50 % 1 hours/week - 50 %
<p>Goal: The subject intended the students a knowledge of the nature and nitration of Insurance as well as scientific legal and social environment in which they operate.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this course, the student should be able to:</p> <ol style="list-style-type: none"> 1. Understand the nature of magnitude of risk in life and business and the process of identifying and analyzing risk. 2. Understand the nature and scope of insurance. 3. Know the classes of insurance. 4. Understand the structure of insurance market and associate of insurance. 5. Understand compulsory Insurance. 6. Understand the nature of National insurance. 7. Know statutory regulations governing Insurance business. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the nature of magnitude of risk in life and business and the process of identifying and analyzing risk.						
1-2	1.1 Explain the nature of risk and uncertainty. 1.2 Differentiate the various class of risk. 1.3 Explain the measurement of risk. 1.4 Describe risk management - methodology-identification evaluation and control. 1.5 Describe techniques used in managing risk relation avoidance, reduction, control and transfer.	i. Illustrate the nature of risks in life and give practical examples. ii. Elaborate the basis of risk management. iii. Describe the methods of identifying risks. iv. Lead the students to answer questions on measurement of risks.	* Relevant textbooks, journals and other insurance Publication.	Explain clearly the nature of risk and uncertainty. Describe how risk is measured and managed. Describe management methodology and other techniques applied. Elaborate on the steps to avoid risk, risk exposure and prevention	Brief and group the students to state different risk. Control measures. Provide case studies to groups on risk identification measures and control	Charts Diagrams and captions
General Objective 2: Understand the nature and scope of insurance contracts.						
3-4	2.1 Explain the nature, scope and function of insurance. 2.2 Explain the function of insurance. 2.3 Discuss the history and development of Insurance in Nigeria. 2.4 Explain the external features of Insurance contracts.	* Emphasize the functions of insurance to life and banking. * Trace the evolution of insurance business in Nigeria. * Elaborate on the external factories.	Relevant Textbooks And journals Overhead projector	Explain the functions of Insurance and its scope. Trace the history and development of Insurance in Nigeria and its external features.	Let students present seminar papers in groups on the evolution of Insurance business in Nigeria syndicate discussions	Charts Diagrams and case studies.
General Objective 3: Know the classes of Insurance						
5-6	3.1 Explain the features of Insurance contract	* Lead the students to understand the features of Insurance contracts with questions.	Relevant Textbooks and Insurance Journals	Explain and elaborate the features and classes of Insurance. Discuss the scope and features of Insurance	Group word processed assignments on the features and scope of insurance.	Charts Diagrams and case studies Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4: Understand the structure of Insurance market and associate of insurance.						
7-8	4.1 Discuss the composition of Insurance market in Nigeria. 4.2 Explain the organization structure of Insurance companies in Nigeria. 4.3 Describe association of Insurance and persons engaged in Insurance in Nigeria.	* Illustrate and lead students to understand the insurance market. * Discuss Insurance associates of Nigeria. * Elaborate on Insurance in Nigeria and business in Nigeria.	Relevant Textbooks Charts and diagrams of organizational structure.	Analyze and explain the structure, organization of insurance markets. Discuss the organization of companies in Insurance markets in Nigeria. Describe the persons engaged in Insurance business in Nigeria.	Group the students to produce word processed papers in groups on: (1) organization of Insurance companies in Nigeria. (2) Structure of Insurance in Nigeria (3) Composition of Insurance markets. Present purpose for class discussion.	Charts Diagrams and case studies Word processor
General Objective 5: Understand Compulsory of insurance						
9-10	5.1 Discuss the scope and purpose of compulsory insurance in Nigeria.	* Provide the students with examples of compulsory Insurance. * Ask them questions	Charts, Journal and Relevant text books	Explain the scope and purpose of compulsory Insurance in Nigeria Emphasize the importance	Case student and group discussion of compulsory Insurance	Caption Charts And case studies
General Objective 6: Understand the nature of national insurance						
10-11	6.1 Describe the natural of National Insurance in Nigeria	* Demonstrate the nature of Natural income in Nigeria.	Relevant Textbooks	Describe and explain National Insurance in Nigeria.	Demonstrate process of National Insurance in Nigeria in a short word processed report	Charts and Diagrams. Word processor
General Objective 7: Know statutory Regulations governing Insurance Business						
12-15	7.1 Explain the nature and purpose of Government regulations relating to Insurance in Nigeria.	* Illustrate the need for regulating a business. * Emphasize the importance and	Relevant Textbooks Copies of Decree 1 and 2 of 1997	Explain the nature and purpose of Government regulation of Insurance business in Nigeria and explain the various for state control. Analyze the contents of Insurance	Brief the students and give them assignments on: 1) essential provisions of Decrees	Sample copies of decrees 1 and 2 of 1997. Charts Captions and

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	7.2 Discuss the National Insurance Commission Decree No 1 of 1997. 7.3 Discuss the Insurance Decree No 2 1997. 7.4 Explain the lessons for state regulation.	contents of Decrees No 1 and 2 of 1997. * Lead students to state why regulation and laws are necessary and important.		commission decree and Insurance decree Nos 1 and 2 of 1997	1 and 2 of 1997 and print for discussion	diagrams. Word processor

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: ELEMENTS OF BANKING I

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: Elements of Banking 1	Code: BFN 111	Credit Hours:	30 hours
Semester: 1	Pre-requisite:	Theoretical: Practical:	1 hours/week - 50% 1 hours/week - 50%
<p>Goal: To enable the students understand the basic concepts of money and credit and the practical aspects of Banking transactions. The students should be able to understand the evolution, structure of different types of Banking Institution and their roles in the working of the Nigerian financial systems.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this module the students should be able to:</p> <ol style="list-style-type: none">1.0 Understand the concepts of Money.2.0 Know the evolution and the structure of the banking Institutions.3.0 Understand Commercial banking, lending/borrowing principles.4.0 Understand Bank services and methods of payments through banking systems.5.0 Understand the roles of non-bank intermediaries.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the concepts of Money						
1-3	<p>1.1 Explain the basic concepts of money - its origin.</p> <p>1.2 Describe how banks create money.</p> <p>1.3 Differentiate between the different types of money.</p> <p>1.4 Explain the factors that influence the demand for and supply of money.</p>	<ul style="list-style-type: none"> • Lead the students to identifying the simple meanings of money. The history of money from ancient civilization to date be traced. • Illustrate to the students the process of money creation by banks. A quiz can be assigned after the lecture. • Identify types of money, discuss the types and differentiate them, with examples. • Provide the concepts of demand and supply of money and identify the factors that influences them. 	<ul style="list-style-type: none"> • Textbooks; journals, magazines and periodicals. • Textbooks, journals, magazines and transparency. 	<p>Able to explain the concept of money and the different forms of money.</p> <p>Able to explain factors influencing the supply and demand of money.</p>	<p>Guide the students to complete a group research exercise using the internet. They should research the origins and development of monetary systems and comment on their development and the situation today.</p>	<p>Assignment brief.</p> <p>Internet</p> <p>Word processor</p>
General Objectives: 2.0 Know the evolution and the structure of the banking institutions.						
4-6	<p>2.1 Explain the evolution and structure of different types of Banking Institutions - Central Bank, Commercial Banks, Development banks and non Banking/Finance Institutions.</p> <p>2.2 Explain sources of funds, functions and the management of the Banks named in 2.1 above.</p>	<ul style="list-style-type: none"> • Provide a historical account of the Apex bank, Commercial Banks, Development Banks and non Bank/ Finance institutions from Colonial to post Colonial periods. • Illustrate with a chart the structure of those Banks. • Outline and discuss the various sources of funds mobilized by Banks. • Provide a discussion on the functions performed by Banks listed in 2.1.1 • Lead the students in studying the nature and type of management practices in the Banks. 	<p>Textbooks, magazines, journals and periodicals.</p> <p>Transparency, charts, textbooks, magazines, journals and periodicals.</p>	<p>Ability to understand and appreciate the difference between the role of private sector banks and the role of central banks.</p>	<p>Individual assignments comparing and contrasting the roles of central and private sector banks</p>	<p>Assignment brief</p> <p>Internet</p> <p>Word processor</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective: 3.0 Understand Commercial Bank lending/borrowing principles						
7 - 9	<p>3.1 Describe commercial Banks balance sheet structure.</p> <p>3.2 Explain the basic concepts of liquidity and profitability.</p> <p>3.3 Define borrowing and lending.</p> <p>3.4 Explain the principles governing borrowing and lending.</p> <p>3.5 Explain the role of Banking in the economy - special position of the Financial system in the saving process.</p>	<ul style="list-style-type: none"> • Illustrate to the students the properties of a Banks balance sheet. A specimen shall be provided to the students. • Provide, with a workable figure, a simple understanding of liquidity and profitability concepts in Banking. • Lead the students in providing the meaning of borrowing and lending. • Outline and discuss the canons of lending and that of borrowing. • Provide a discussion on the roles perform by Banks in the development process of a nation. 	<p>Transparency, textbooks, Annual accounts and Statements, Magazines, etc.</p> <p>Annual Accounts and Statements, textbooks, journals etc.</p>	<p>Ability to apply the principles of borrowing/ lending applied by commercial banks in their decision making.</p>	<p>Group assignment matching the needs of a range of potential borrowers with the requirements applied by bank lenders</p>	<p>Internet</p> <p>Flipchart</p>
General Objectives. : 4.0 Understand Bank services and methods of payments through banking systems.						
10-12	<p>4.1 Describe the various services offered by the Banks.</p> <p>4.2 Explain the methods of payments through the Banking system.</p> <p>4.3 Describe the Banks clearing system.</p> <p>4.4 Explain the role of Banking as catalysts in development</p>	<ul style="list-style-type: none"> • Lead the students in identifying the products offered by banks for customer services, and a discussion on each be made. • Outline and provide a discussion with a specimen where possible the methods of payment via the Banking System. • Illustrate how Banks clearing system operates to the students. The recent development in the clearing system shall be discussed 	<p>Textbooks, journals, magazines and Newspapers.</p> <p>Textbooks, Transparency, Magazines and journals.</p>	<p>Ability to explain the services offered to customers by banks concerning payment methods.</p>	<p>Group exercise involving an investigation into methods of making payments through banks.</p> <p>Feedback as a group to the class.</p>	<p>Internet</p> <p>Exercise brief</p> <p>Flipchart / powerpoint.</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
		too. • Provide a detail discussion on the instrumentality of Banks in triggering development to nations.				
General Objectives. : 5.0 Understand the roles of non-bank intermediaries						
13 - 15	5.1 Explain what non-bank intermediaries are and their contributions to the economy as a whole. 5.2 Discuss the importance of the institutions by funds mobilization and contributions to the economy as a whole. 5.1 Distinguish between non-bank financial intermediaries and Banks.	• Lead the discussion of what non-bank Intermediaries are and how they contribute in the mobilization of financial resources for development. • Provide an outline of the Sources of funds and the process in channeling these funds by the non-banks into the financial system and the economy at large. • Provide the students with a clear distinction of non-bank financial institutions and Banks with examples.	Textbooks, magazines, journals and Newspapers.	A full understanding of the importance of non-bank intermediaries to the Nigerian economy.	Guide students to research the role of non-bank intermediaries and their importance to the Nigerian economy. Students to complete short class test	Internet Class short test. (multiple choice)

ASSESSMENT CRITERIA			
Coursework %	Course test 20%	Practical 30%	Other (Examination/project/portfolio) 50%

Course: INTRODUCTION TO ENTREPRENEURSHIP

PROGRAMME: ND Office Technology and Management			
Course: INTRODUCTION TO ENTREPRENEURSHIP	Code: BAM 126	Credit Hours:	hours 3
Semester: 2	Pre-requisite:	Theoretical: 1 Practical: 2	hours/week - 33 % hours/week - 67 %
Course main Aim/Goal			
This course is designed to create general entrepreneurship awareness in the student with a view to inculcating in him the spirit of self-reliance.			
General Objectives:			
<ol style="list-style-type: none"> 1. Understand the basic concept of entrepreneurship 2. Understand the roles of entrepreneurship in personal and national growth and development 3. Know how to set business goals 4. Know how to identify business opportunities 5. Know how to draw single business plans. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: . Understand the basic concept of Entrepreneurship						
1-4	<p>1.1 Explain the terms:</p> <ul style="list-style-type: none"> i) Entrepreneurship ii) Entrepreneur iii) Enterprise iv) Self Employment v) Wage Employment <p>1.2 Compare:</p> <ul style="list-style-type: none"> i) Wage Employment and Entrepreneurship ii) Self Employment and Entrepreneurship <p>1.3 Identify the facilities and opportunities available for self employment.</p> <p>1.4 Identify successful entrepreneurs in Nigeria</p> <p>Evaluate the role of entrepreneurship in wealth creation.</p>	<p>i. Explain the terms related to entrepreneurship.</p> <p>ii. Compare wage employment and self employment with entrepreneurship.</p> <p>iii. Identify opportunities for self employment</p> <p>iv. Explain the role of entrepreneurship in wealth creation.</p> <p>v. Give assignment</p> <p>vi. Organize a visit to an entrepreneur's organization.</p>	Textbooks			
General Objective 2: Understand the roles of entrepreneurship in personal and national growth and development						
5-7	<p>2.1 Explain how entrepreneurship leads to the creation of:</p> <ul style="list-style-type: none"> i) Self confidence ii) Self Expression iii) Wage Employment for others iv) Self Employment 	<p>i. Explain the role of entrepreneurship to national development.</p> <p>ii. Explain resources and constraints of entrepreneurship.</p> <p>iii. Explain the spirit of Achievement Motivation Test (AMT).</p> <p>iv. Invite a successful</p>	Textbooks	Explain the role of computer and information technology in entrepreneurship	Explain with the aid of a computer and application packages:- E-mail Internet, website Create: Spreadsheet Invoice	<p>Computer and accessories</p> <p>Lotus 123</p> <p>Dbase</p> <p>Internet facility</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	2.2 Identify resources and constraints of entrepreneurship. 2.3 Explain how entrepreneurship leads to import substitution and utilization of local resources. 2.4 Explain how entrepreneurship leads to equitable distribution of industries. 2.5 Explain the spirit of Achievement Motivation Test (A.M.T.)	entrepreneur to give a talk to the students			Purchase order etc.	
General Objective 3: Know how to set business goals						
8-10	1 Evaluate strengths, weaknesses opportunities and threat (SWOT Analysis). 3.2 Explain the personal characteristics of an entrepreneur. 3.3 Explain the Entrepreneurial Tasks: i) Leadership ii) Decision-making iii) Business Planning iv) Time Management Self Management	i. Explain SWOT analysis and relate it to the organization visited. ii. Explain characteristics of an entrepreneur. iii. Explain the entrepreneurial tasks. iv. Conduct Test	Textbooks	Explain the Entrepreneurship	Demonstrate, using appropriate application package: Business planning Time Management etc.	Computer and accessories Lotus 123 package Text Book
General Objective 4 Know how to identify business opportunities						
11-12	4.1 Define business opportunity. 4.2 Identify the process of product/service selection. 4.3 State the process of exploring opportunities	i. Explain business opportunities and process of exploring them. ii. Explain the process of product/service selection	Textbooks	Explain the process of exploring opportunities	Demonstrate using appropriate application package. Product selection product tracking order tracking	Computer and accessories Dbase Lotus 123 Text Book

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 5: Know how to draw simple business plans						
13-15	5.1 Define the concept of business plan. 5.2 Explain the process of preparing preliminary project proposal. 5.3 Explain the process of preparing a detailed) business plan. 5.4 Conduct a modest business plan on a selected venture (The written business plan should be assessed as part of the continuous assessment).	i. Explain the concept of business plan and project proposal. ii. Guide students in preparing a modest business plan. iii. Give assignment.	Textbooks	Explain the process of preparing preliminary project proposal. Explain the process of preparing a detailed business plan. Conduct a modest business plan on a selected venture	Guide students in preparing preliminary project. Demonstrate, using appropriate packages. Sales forecasting Business plan Time sheet analysis Employee tracking Loan Amortization etc. Explore internet for: Company profile Product catalogue Product information URL Management	Computer complete with accessories and: Lotus 123 Dbase Internet connection Text book

ASSESSMENT CRITERIA			
Coursework %	Course test 50%	Practical %	Other (Examination/project/portfolio) 50%

Course: ICT I

PROGRAMME: ND Office Technology and Management			
Course: ICT I	Code: BFN 116	Credit Unit:	4 hours
Semester: 1	Pre-requisite:	Theoretical: Practical:	1 hours/week - 3 hours/week -
<p>Aim/Goal: This module is designed to enable students to understand the impact of information and communication technologies in the workplace, to identify the computer main components, to work efficiently on any windows environment using word processing packages and to apply key health and safety principles in the office.</p> <p>General Objectives:</p> <ol style="list-style-type: none">1. Introduce students to modern Information and Communication Technologies (ICT)2. Identify the various operating systems available3. Apply health and safety principles when operating computers at work4. Identify and effectively operate an office computer package (MS Word processing application)			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Introduce students to Information and Communication Technologies						
1 - 2				<p>* Explore the impact ICT in modern working environment</p> <p>* List and show the computer's main components/functions.</p>	<p>Show graphically and briefly the computer's evolution and computer industry</p> <p>Show a computer and promote discussions comparing it with other technologies.</p> <p>Discuss the use of Computer to the other equipment and items that assists man to perform tasks faster.</p> <p>Promote discussions to discuss the impact of Computers on everyday living.</p> <p>Show computer main components.</p>	<p>Handouts</p> <p>Pictures, examples posters, transparencies diagrams of old equipments and new equipments.</p> <p>Pictures Diagrams Devices</p>
General Objective 2: Identify the various operating systems available						
3 - 4	Explain the main principles of computer operating systems	Produce a list of key principles	Chalkboard, or whiteboard, magic board, OHP, dataprojector, etc.	Identify how to access a computer system through Windows operating system.	<p>Show how to use:</p> <ul style="list-style-type: none"> - Program manager - Open/close a window - Load application software - Button bars, scroll bars and menu bars 	<p>Handouts</p> <p>PC (max. 4 PCs for each student)</p> <p>Operating system running</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
					<ul style="list-style-type: none"> - Exploring main menu contents - Minimising and closing windows <p>Organise students in teams and set task to be complete using the windows operating systems.</p>	
General Objective 3: Apply health and safety principles when operating computers at work						
5 - 6	<p>Describe the need for working safely in an office</p> <p>Explain the principles of good housekeeping techniques in the office</p> <p>Relate the implications of safety to the office</p> <p>Identify potential hazards</p> <p>Propose a plan to apply in a general organisation for safety within the organisation</p> <p>Define the procedures for maintaining security of electronic equipment and</p>	<p>Discuss the importance of a safe workplace.</p> <p>Discuss the importance of good safe design</p> <p>Show a sample plan</p> <p>Discuss procedures to be followed to maintain security</p> <p>Explain the value of an audit trail (care of hardware, software an data), produce samples of audit trails.</p> <p>Explain local health and safety</p>	<p>Overhead transparencies, pictures, diagrams.</p> <p>Sample plan(s)</p> <p>Handouts and readings</p> <p>Examples of audit trail forms</p> <p>Forms /brochures</p> <p>Handouts</p> <p>Pictures</p> <p>Books</p> <p>Books</p>	<p>Write a plan for safety to apply in a specified organisation.</p> <p>Write a short report on the plan for accidents in a specified organisation.</p> <p>Show practical examples on how to arrange a workstation to avoid fatigue/injuries</p> <p>Show ideal workstation arrangement to avoid injuries and fatigue when working with computers.</p> <p>Demonstrate the importance of right posture and exercises to avoid injure/relieve pain</p>	<p>Visit a large organisation to observe their security and safety system.</p> <p>Write a short report on the observations</p> <p>Group students and set tasks to re-arrange computer workstations taking into account various environmental factors (make sure they encounter opened widows, noisy air-conditions or not on, low chairs, etc...)</p> <p>Organise students in groups to study and sort case-studies</p> <p>Show students examples of wrong sitting and typing postures.</p>	<p>Plans, forms, contacts with local organisation/business</p> <p>Contacts with local organisation to arrange visits</p> <p>3 computer workstations (including printers, scanners, adjustable chairs, etc.)</p> <p>Room with windows, curtains, lights, adjustable chairs, mobile computers, etc. (to be able to re-arrange them in ideal positions).</p> <p>Computer work station</p> <p>Different types of keyboards, mice, chairs, Monitors</p> <p>Pictures, posters, diagrams, handouts,</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	information	regulations	Handouts		Students role plays Role plays	footrests
	Define the procedures for maintaining resources	Discuss the importance of a healthy workplace.	Pictures Posters		Games identifying potential illnesses	
	Define the procedures for maintaining personal safety	Discuss environmental factors affecting health when working with computers: temperature, noise and illumination			Demonstrate how to do key exercises to relieve pain/avoid injuries	
	Describe and outline the national & local health and safety regulations					
	Establish the need for working in a healthy workstation, relate the implications of health when working with computers	Discuss the importance of an adequate computer work layout. Show sample ideal layouts. Explain the value of good posture.				
	Identify environmental factors affecting health when working with computers.	Explain key principles of posture and techniques to avoid injuries and fatigue when working with computers.				
	Establish safe office practices to avoid injuries and fatigue when working with computers.					
	Define key computer related illnesses, their symptoms and	Explain the various injuries that affect people working in a wrong computer environment.				

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	exercises to relieve/avoid pain, disconform and fatigue.	Describe the various symptoms. Illustrate key exercises to avoid injuries and fatigue when working with computers				
General Objective 4: Identify and effectively operate an office computer package (MS Word processing application)						
7-8	Define the use of word processing computer application (Microsoft Word for Windows) for learning typing techniques (keyboarding).	Load (open) Microsoft Office with the students and explain the various packages that make up MS Office Introduce the English alphabetic keys in a computer keyword.	MS Word for Windows hand-outs support material. Keyboarding Support material in English	Load (open) Microsoft Word explain its environment and basic functions. show how to open a new document in word, using manual controls, icons and menus. Teach key techniques in placing hands and striking keys using Microsoft Word for Windows.	Show students how to open a new document in word, using manual controls, icons and menus. Teach the proper technique in placing hand and striking keys using Microsoft Word for Windows.	* 1 PC per student * Keyboarding Support material in English * MS Word for Windows hand-out support material. * 2 floppy disks x student
9-15				Define the concept of software package: Microsoft Office for Windows: - Word Processor - Number and data software - Visual aid software - Image presentation	Load (open) Microsoft Office with the students and explain the various packages that make up MS Office. Load (open) Microsoft Word with the students and explain its environment and basic functions. Explain in detail how to open a new document in word, using manual controls, icons and menus. Introduce the English alphabetic keys in a	* 1 PC per student * Keyboarding Support material in English * MS Word for Windows hand-out support material. * 2 floppy disks x student

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<p>software</p> <p>Define the use of word processing computer application (Microsoft Word for Windows) for learning typing techniques (keyboarding).</p> <ul style="list-style-type: none"> - Identify and use of word processing correctly - Loading Microsoft word - Importance of good typing technique and speed - Understand why starting with Keyboarding in English <p>Show command of appropriate use of MS Word :</p> <ul style="list-style-type: none"> - Menu bars - Creating a file 	<p>computer keyword.</p> <p>Teach the proper technique in placing hand and striking keys using Microsoft Word for Windows.</p> <p>Practice on home, figure, and symbol keys.</p> <p>Practice using paragraphs, line-spacing, fonts, size and colours in a word document, checking that typing techniques are applied. Undo function. Saving and closing the application.</p> <p>Student practice on creating word documents applying correct keyboarding techniques.</p> <p>Check on students' speed development when typing.</p> <p>Practice the production of table putting data, specifying how many columns and rows are required. Move the table. Change borders and shades. Undo function. Saving the work and closing the application.</p>	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<p>and a folder</p> <ul style="list-style-type: none"> - Use an input device to enter and edit text accurately - Manipulating information (open, copying, saving and deleting files. - Printing document using the default printer setting <p>Use typing techniques in computer keyboards in <i>English</i> (1), with Microsoft word.</p> <ul style="list-style-type: none"> - Correct position of hand on the keyboard - Striking keys correctly - Develop of speed using 10 fingers. <p>Use of MS word main features</p>	<p>Explain a table printing function.</p> <p>Prepare weekly home-works to assure students practice the <i>English</i> keyboarding and main typing techniques.</p> <p>Every week select some student from the group to test their speed improvement when applying correct <i>English</i> typing techniques. Do not spend more than 10 minutes on the quiz or test.</p>	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<p>in keyboarding:</p> <ul style="list-style-type: none"> - Change and arrange paragraphs and heading using typing techniques. - Word-wrap and using enter. - Undo and copy - paste functions - Apply and adjust paragraphs, heading, spaces, fonts, size and colours in a word document. - Save document and close applications <p>Use of tables in MS word</p> <ul style="list-style-type: none"> - Know how to produce a table 		

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<ul style="list-style-type: none"> - Align, delete and merge columns and rows - Altering table format, fonts, borders and shadings - Saving work and closing application 		

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
25%	25%	50%	%

Semester 2

Course: BUSINESS AND MATHEMATICS II

PROGRAMME: HND IN BUSINESS ADMINISTRATION AND MANAGEMENT			
Course: Business and Mathematics 2	Code: BAM 122	Credit Hours:	3 hours 3 units
Semester: 2	Pre-requisite:	Theoretical: Practical	2 hours/week - 67% 1 hours/week - 33%
Course main Aim/Goal The course is designed to provide the student with an in depth knowledge of Business Mathematics. General Objectives: <ol style="list-style-type: none">1. Comprehend the basic concepts of differential calculus and their applications.2. Understand the methods of integration.3. Comprehend sets permutation, combination and their application in counting.4. Understand binomial expansion and application in counting.5. Understand the basic idea of probability and its application in business.6. Understand linear programming, transportation models and their application to business			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Comprehend the Basic Concepts of Differential Calculus and Their application in Business						
1-3	1.1 Define the limiting value of a function. 1.2 Apply the limiting value of the slope of tangent line. 1.3 Define the continuity of a function. 1.4 Define differentiation as an incremental notation of function. 1.5 Differentiate a function from first principles. 1.6 State the formula for differentiation of a function, of products and quotient functions. 1.7 Differentiate simple algebraic, trigonometric, logarithmic, exponential, hyperbolic, parametric, inverse and implicit functions. 1.8 Obtain second derivative of a function. 1.9 Explain the condition for turning point of a function. 1.10 Distinguish between maximum values of a function of 2 nd degree. 1.11 Sketch the maximum and minimum points of function of 2 nd degree. 1.12 State the conditions for the maximum points and minimum simple multivariate function of three independent variables. 1.13 Apply the above in (1.12)	Explain limiting value of a function. Solve problems involving differential calculus. Sketch the maximum and minimum points of functions of 2 nd degree. Give assignment. State the conditions for the maximum points and minimum simple multivariate function of three independent variables. Apply the above in concepts to: Marginal concepts Finding optimum cost, and Solving cost and profit problems in finance management.	Textbooks Graph paper	The limiting value function. Derive the general formulation for derivative. Solve problems using differential calculus. Sketch the maximum and minimum points of functions of 2 nd degree. Give assignment. Apply derivatives to marginal concepts (maximum and minimum). Solving cost and profit problems in finance management.	Guide students on problem solving. Questions and applications of the key rules.	Internet and Relevant Websites. Internet and Relevant Websites.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	concepts to: (i) Marginal concepts (ii) Finding optimum cost, and					
General Objective 2: Understand the Methods of integration (definite and indefinite integration)						
4-5	2.1 Define integration 2.2. List the Methods of Integration 2.3. Solve Problems using methods of integration both definite and indefinite integrals	Solve Problems using methods of integration both definite and indefinite integrals	Textbooks	Solve Problems using methods of integration both definite and indefinite integrals	Guide students to solve problems using definite and indefinite integrals. Students to answer problems	Internet and Relevant Websites.
General Objective 3: Understand sets, permutation, combination and their application in accounting						
6-7	3.1. Define the basic idea of set theory 3.2. Define subsets, universal, permutation, disjoint and non-disjoint sets 3.3. State the laws of set 3.4. Use Venn diagrams to illustrate operations of set. 3.5. Apply sets in counting 3.6. Define permutation and combination. 3.7. List examples of permutation and combination 3.8. Solve problems of permutation and combination. 3.9. Apply permutation and combination in counting 3.10 Use counting techniques in statistics.	Apply sets in counting Solve problems of permutation and combination. Apply permutation and combination in counting to business related problems	Textbooks	Solve Problems using methods of integration both definite and indefinite integrals Apply permutation and combination in counting to business related problems Refer to relevant business scenarios to apply permutation and combination problems. The application of these methods in accounting	Guide students to solve problems using definite and indefinite integrals. Students to answer problems Explain examples of permutation and combination Conduct a test	Internet and Relevant Websites.
General Objective 4. Understand Binomial Expansion and its Application to Business						
8-9	4.1. Explain the meaning of binomial theorem 4.2. Define pascal triangle 4.3. Use binomial theorem in expanding $(x+2y)^8$ etc.	Use binomial theorem in expanding $(x+2y)^8$ etc. Find terms involving the power of X in the expansion $(x+2y)^8$ etc. Apply the above concepts to business.	Textbooks	Solve problems using methods of binomial expansion. And applying the concepts of binomial expansion to business related problems.	Guide students to solve problems using binomial expansion and its	Internet and Relevant Websites.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	4.4. Find terms involving the power of X in the expansion $(x+2y)^8$ etc. 4.5. Apply the above concepts to business.				application to business. Students to answer problems	
General Objective 5: Understand the Basic Idea of Probability and its Application in Business						
10-11	5.1. Explain the concept of probability 5.2. Compute the probability of success or failure of an event. 5.3. State Bayes theorem 5.4. Apply the above concepts to business situations.	Compute the probability of success or failure of an event. Apply the concept of probability to business situations.	Textbooks Probability Tables	Solve problems using the concept of probability. Consider business related problems. Refer to websites and case studies involving probability	Guide students to solve problems using Bayes theorem and the concept of probability. Working in pairs to solve problems. To research relevant websites.	Internet and Relevant Websites
General Objective 6: Understand the Key Elements of Management Mathematics as Applied in Linear Programming and Network Analysis.						
12-15	6.1. Explain linear programming 6.2. Solve management problems with linear equations 6.3. Identify the different methods used to resolve linear programming problems. 6.4. Use graphical methods to resolve linear programming problems 6.5. Use the simplex method to resolve a linear programming problems. 6.6. Identify the advantages in graphical and simplex methods. 6.7. Explain a general transportation model.	Solve management problems with linear equations Use graphical methods to resolve linear programming problems Use the simplex method to resolve a linear programming problems.	Textbooks Graph Paper	Solve management problems with linear equations Use graphical methods to resolve linear programming problems Use the simplex method to resolve a linear programming problems.	Guide students to solve problems using linear programming Students to refer to business related case studies and to simple management problems Forecasting and sales figures etc. To research relevant websites. Conduct Test	Internet and Relevant Websites

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: BUSINESS FINANCE II

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: BUSINESS FINANCE II	Code: BFN 221	Credit Hours:	2 hours
Semester: 4	Pre-requisite:	Theoretical: Practical:	1 hours/week - 50% 1 hours/week - 50%
Goal: To further develop the students knowledge of the concepts and principles of Business Finance and their application to the business world			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Understand Financial Markets			
2.0 Know Stock Exchange			
3.0 Understand Financial analysis and Capital budgeting			
4.0 Understand measurement of risks and portfolio.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 Understand Financial Markets						
1-3	1.1 Define the term financial market 1.2 Describe the various financial markets 1.3 Explain the structure of the various financial markets 1.4 Describe the functions of such markets	i. Analyze financial markets into money market and capital market and discuss their structures. ii. Mention the institutions involved in channeling resources from savings surplus to savings deficit units. iii. Emphasize on the financial intermediation functions of the institutions	Overhead projector Charts	Ability to: Explain the components of money and capital markets. Describe the institutions and instruments of the money and capital markets' Explain the institutions, process and functions of financial intermediation.	Brief students on completion of case study to be submitted within 3 weeks Encourage students on group work. Case study to be completed using a wordprocessor	Case study placed in internet. Word processor
General Objective 2:0 Know Stock Exchange						
4-7	2.1 Trace the history of the Stock Exchange 2.2 Explain who are the members: ordinary jobbers and brokers 2.3 Describe the functions of the Stock Exchange 2.4 Explain the uses of the stock exchange reports 2.5 Compare the Nigerian Stock Exchange, New York and Tokyo Stock Exchange.	i. Distinguish between the primary and secondary market. ii. Expose the students to the concepts of the stock exchange as an association of members operating under a set of rules and regulations. iii. Emphasize on the distinction between a broker and a jobber/dealer. iv. Use financial news paper to show the reporting of transactions on the stock exchange. v. Mention the areas in which the Nigerian stock exchange has not developed to the standards of New York and Tokyo exchanges.	Overhead projector Financial newspaper	Ability to: Explain the concept of stock exchange and identify the jobbers and brokering functions. Explain the functions of stock exchange and the interpretation and uses of sock exchange reports. Compare the Nigerian stock exchange with the New York exchange with the New York and Tokyo stock exchange.	Introduce students to gathering and analyzing financial reports. A word processed group assignment to be submitted within (4 weeks)	Computers, Internet, Video clips, financial Report. Weekly publication of the Nigerian Stock exchange. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: 0 Understand Financial analysis						
8-11	3.1 Define the term financial analysis 3.2 Explain the various tools in financial analysis; use of ratios and capital gearing 3.3 Describe the various ratios used in financial analysis 3.4 Explain capital gearing as a tool in financial analysis 3.5 Define the term capital budgeting 3.6 Discuss various techniques of capital budgeting 3.7 Explain the implications of capital budgeting in project evaluation and selection.	i. Use published financial statement viz profit and loss account and balance sheet of a typical company to extract figures for computation of ratios. ii. Analyze the ratios into liquidity, leverage, activity and profitability ratios. iii. Emphasize on the importance of the profitability ratio as the final index of business success. iv. Show how capital budgeting techniques can be used to determine the acceptability of independent project proposal. v. Show how to use the technique to choose among mutually exclusive proposals	Overhead projector Worked examples	Ability to: Explain the various tools of financial analysis and demonstrate the use of ratios and capital gearing as techniques of financial analysis. Understand the term capital budgeting; and discuss the techniques of capital budgeting. Analyze the implication of capital budgeting in project evaluation and selection.	Students to analyse the accounts of 2 different companies presenting the findings in tabular spreadsheet format.	Internet Published accounts Spreadsheet
General Objective 4: 0 Understand Measurement of risk and portfolio						
12-15	4.1 Define the term risk 4.1 Explain the various types of risks 4.2 Describe the measurement of the various types of risks used in portfolio management 4.3 Explain the process of risk management	i. Give emphasis on the concept of risk as the probability that a prediction will turn to be wrong. ii. Demonstrate the statistical measures of risk, viz: standard deviation, variance etc. iii. Discuss minimization of risk through diversification. iv. Explain the offset on diversification of different	Overhead projector	Identify and define the types of risks, and how risks are measured in business. Elaborate the procedure of risk measurement and avoidance in business organization. Know the application of some statistics techniques such as, standard deviation, variance etc in risk management.	Brief the student on the completion of case study to submitted and assessed within 4 weeks. Report to be word processed	Computers financial reports and publications of risk. Rating agencies. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	4.4 State and explain the procedures for risk measurement 4.5 Explain how to avoid undesirable risks in portfolio management.	levels of correlation among returns of different securities				

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
30%	%	30%	40%

Course: PRINCIPLES OF ACCOUNTS II

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: PRINCIPLES OF ACCOUNTS II	Code: ACC 121	Credit Hours:	60 hours 4.0
Semester: SECOND SEMESTER	Pre-requisite: ACC 111	Theoretical: Practical:	1 hours/week - 25% 3 hours/week - 75%
<p>Goal: This course is designed to enable the student understand the application of accounting principles to specific business transactions.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this module the students should be able to:</p> <ul style="list-style-type: none"> 1.0 Understand Control Accounts. 2.0 Know the different methods for the collection of data for Final Accounts from incomplete records. 3.0 Understand manufacturing accounts. 4.0 Understand the accounts of non-trading organization. 5.0 Understand Partnership Accounts. 6.0 Understand the preparation of simple Company's Final Accounts. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand Control Accounts.						
1-2	1.1 Define Control Accounts. 1.2 Explain the need and uses of control accounts in a business enterprise.	(i) Explain Debtors and Creditors control/accounts. (ii) Prepare Control Accounts and state their uses.	Overhead projector Worked examples	1. Demonstrate the need for control account in business enterprises. 2. Prepare final accounts of enterprise from incomplete records.	State the uses of control account. Students to carry out preparation of final account from incomplete records manual or electronically using a case study exercise.	Accounting packages. Spreadsheets.
General Objective 2: Know the different methods for the collection of data for Final Accounts from incomplete records.						
3-5	2.1 Explain the term incomplete records as distinct from complete records. 2.2 State and explain the different methods of collecting data for the preparation of final accounts from incomplete records. 2.3 Prepare the final account of an enterprises from incomplete records.	(i) Describe incomplete records. (ii) Differentiate single Entry bookkeeping from incomplete records. (iii) Explain causes of incomplete records. (iv) Prepare final accounts from incomplete records.	Overhead projector Worked examples	1. Demonstrate the need for control account in business enterprises. 2. Prepare final accounts of enterprise from incomplete records	State the uses of control account. Students to carry out preparation of final account from incomplete records manually or electronically using a case study exercise.	Accounting packages. Spreadsheets.
General Objective 3: Understand manufacturing accounts.						
6-7	3.1 Distinguish between manufacturing account and trading account. 3.2 Explain the details that will appear in such account. 3.3 Prepare a manufacturing account format. 3.4 Prepare simple account of manufacturers, valuation of stock and work in progress of such organizations.	(i) Explain manufacturing account and its components. (ii) Illustrate with examples the preparation of final accounts of a manufacturing enterprise.	Overhead projector Worked examples	1. Determine prime cost overhead. 2. Produce a format for a manufacturing account.	Display graphically preparation of final accounts of a manufacturing enterprise manually or electronically.	Spreadsheets Accounting packages. Flipchart. Case study exercise.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4: Understand the accounts of non-trading organizations.						
8-10	<p>4.1 Explain a receipts and payments account.</p> <p>4.2 Prepare a simple receipts and payments account.</p> <p>4.3 Differentiate Income and expenditure account from a receipts and payments accounts.</p> <p>4.4 Prepare an income and expenditure account from a receipts and payment accounts.</p> <p>4.5 Distinguish between the records of a sole proprietor and that of non-trading organization.</p> <p>4.6 Prepare the accounts of non-trading organization.</p>	<p>(i) Explain Receipt and Payment Accounts.</p> <p>(ii) Prepare the final accounts of a non- trading organization.</p> <p>(iii) Compare the final accounts of non trading organization with that of a sole proprietor.</p>	<p>Overhead projector</p> <p>Worked examples</p>	<p>1. Prepare the accounts of mosques, churches and clubs.</p>	<p>Direct students to prepare, using a computer spreadsheet, the accounts of non-profit making organizations using a case study exercise.</p>	<p>Accounting packages.</p> <p>Spreadsheets.</p> <p>Flipcharts.</p>
General Objective 5: Understand Partnership Accounts.						
11-13	<p>5.1 Explain the relationship that can appropriately be described as a partnership.</p> <p>5.2 Explain the nature of partnership agreement.</p> <p>5.3 Interpret the law relating to the partnership business.</p> <p>5.4 Determine each partner's share in the relationship through the preparation of partnership profit and loss appropriation accounts at the end of each financial year.</p> <p>5.5 Compute and make correct ledger entries relating to the interest due to the partners on their drawings.</p> <p>5.6 Explain why interest should be allowed either on the partner's capital or drawing balances.</p>	<p>(i) Explain the law relating to partnership, its formation and accounting procedures.</p> <p>(ii) Illustrate the preparation of partner's profit and loss appropriation account, current accounts, capital accounts and balance sheet.</p>	<p>Overhead projector</p> <p>Worked examples</p>	<p>1. Prepare partnership final accounts reflecting partners salaries interest on capital drawings and share of profit.</p>	<p>Direct and observe the students preparing final accounts of a partnership using a case study example.</p>	<p>Spreadsheets</p> <p>Accounting packages.</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	5.7 Explain the differences in approach between accounting for a partnership where the partners capitals are fixed and where they are not.					
General Objective 6: Understand the preparation of simple company's final accounts.						
14-15	6.1 Prepare appropriation account of a Limited Liability company. 6.2 Distinguish the appropriation account of a Limited Liability Company from that of a partnership. 6.3 Prepare a simple Balance Sheet of a Limited Liability Company.	(i) Explain the preparation of the appropriation account and Balance Sheet of a Limited Liability Company. (ii) Prepare the appropriation account and Balance Sheet of a Limited Liability Company.		1. Prepare the final accounts of companies.	Direct and observe the students preparing the final accounts of Limited Liability Companies.	Spreadsheets Accounting packages. Flipcharts. Sample companies audited accounts.

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: PRINCIPLES OF ECONOMICS II

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: PRINCIPLES OF ECONOMICS II	Code: BFN 122	Credit Hours:	45 hours
Semester: 2	Pre-requisite: BFN 112	Theoretical:	2 hours/week - 67%
		Practical:	1 hours/week - 33 %
<p>Goal: The course is designed to introduces student to the principle economics and expose them to the functioning of a mixed economy and other economic systems.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this course the student should be able to:</p> <ul style="list-style-type: none"> 1.0 Understand money as a medium of exchange 2.0 Understand the Banking System and financial Institutions 3.0 Know the Central bank and monetary policy 4.0 Understand NATIONAL INCOME 5.0 Understand savings, consumption and investment in determining the size of the GNP 6.0 Understand the determination of simple multiplier 6.0 Understand income determination 7.0 Understand international trade and the theory of comparative advantage 8.0 Understand balance of payment 9.0 Understand problems of economic growth and development. 10.0 Understand problems of economic growth and development 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 Understand money as a medium of exchange						
1-3	1.1 Define money 1.2 Compare exchange by barter and use of money 1.3 Trace the historical stages of money 1.4 Describe the composition of money supply 1.5 Explain both the crude and sophisticated quantity theories of money 1.6 Explain the concept money and the motives for liquidity preference.	i. Define money ii. Explain the advantages money has over exchange by barter iii. Enumerate motives of holding money iv. Explain quantity theory of money.	Overhead projector	Explain clearly what is money illustrating with a barter economy. Elaborate and emphasize the composition of money supply. Explain the theories and the motives for holding money	Demonstrate the advantages of a monetised economy in relation to a barter economy. Trace the evolution of money and exchange system. Divide the students into two groups each group to write an assignment on barter and non-barter economy. Word processed group assignment produced for the above.	Samples of money Charts and diagrams Word processor
General Objective 2:0 Understand the Banking System and financial Institutions						
2 - 4	2.1 Identify the component parts of the modern banking system 2.2 Explain the development of the modern banking system 2.3 Enumerate the functions of the different banks 2.4 Illustrate the concept of required legal reserve 2.5 Explain the processes involved in money creation by the banking system using invented or real figures. 2.6 State and explain the constraints in the process of money or deposit expansion. 2.7 Enumerate and distinguishes among such financial institutions as Insurance companies, BOI, Stock Exchange, NEXIM,	i. Define Bank ii. Explain functions of banks; - Commercial bank - Central bank - Development bank iii. Explain creation of money iv. State the differences and role of BOI, NEXIM, NACRDB in Nigerian economy v. Explain the roles of stock exchange in capital market.	Overhead projector	Trace the evolution of banking and explain the functions of banks and illustrate their money creation activities. Explain a country's reserve system stock exchange operation NEXIM and capital market structure. Discuss principles of investment and port-folio management	Brief the students on activities of stock exchange let students explain how money is exchanged for good and services. Arrange a visit by students to the trading floor of the stock exchange.	Samples of money Computers, diagrams and charts.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	NACRDB 2.8 Assess the sources of capital for these financial institutions. 2.9 Analyse the principles of investment 2.10 Explain how the stock exchange influences the capital market.					
General Objective 3: Know the Central bank and monetary policy						
	3.1 Define monetary policy 3.2 Differentiate between expansionary and contractionary money policies including specific reference to when they are applied. 3.3 Discuss the views of the different schools of thought as regards the impact of money on the major macro economic variables - prices, employment, output etc. 3.4 Assess the Nigerian situation in the light of the ideas of the various schools of thought.	i. Explain monetary policy. ii. Illustrate expansionary and contractionary monetary policy iii. Explain the theories on the impact of money by different school of thought.	Overhead projector	Explain what is monetary policy and its goals. Emphasize the important of monetary policy in attaining macro-economic stability. Discuss the various monetary policy tools and their application under specific monetary objectives. Analyze the Nigeria situation in relation to the different schools of thought on monetary tools.	Brief students on the essence of macro-economic stability. Divide students into groups to present seminar papers on monetary policy, tools, theories etc. using the internet as an information source.	Illustration, Charts, Diagrams and computer models. Internet Word processor
General Objective 4.0 Understand NATIONAL INCOME						
5 - 6	4.1 Define such concepts as GNP, GDP, NNP, NI, and such other terms derivable from the national wealth. 4.1 Explain the method of computing the GNP 4.2 Identify the problems encountered in GNP calculation and their solutions 4.3 State and explain items to	i. Explain GDP, GNP, NNP, NI, with figurative illustrations	Overhead projector Charts	Explain clearly the concept of GNP, GDP, NNP and NL in relation to National Income. Illustrate the methods of computing GNP and identify the problems in its calculation. Discuss all the factors that affect the GNP components.	Demonstrate and illustrate the components of GNP. Call students to name some of the components. Let them write a word processed assignment and present to the class on the meaning of GNP, GDP, NNP and NL	Computer, Diagrams Of National Income components and GDP Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	be included in or excluded from the GNP figures 4.4 Calculate the value of any of the components in 4.1 using hypothetical or actual figures.					
General Objective 5.0 Understand saving consumption and investment in determining the size of the GNP						
6 - 7	5.1 Define each of the terms as used in economic and explain the motives behind them. 5.2 State and explain the determinations of these variables. 5.3 Distinguish among the propensities to save and consume and illustrate them with figures. 5.4 Demonstrate the consumption and savings equations. 5.5 Explain the relationship between MPC and MPS. 5.6 Calculate the GNP for the past two years and run comparative analysis.	i. Explain the terms GNP & GDP. ii. Explain MPC and MPS and state their differences.	Overhead projector	Explain economic variables and their determinants. Explain the role of savings investment variables. Illustrate the relationship between savings, investments and consumption. Discuss the prosperity to save and consume	Brief the students, the terms saving, Investments and consumption. Present and Discuss case studies on savings and investment	Illustrative Charts and diagrams Computers Charts and Diagrams Internet
General Objective 6.0 Understand the determination of simple multiplier						
8 - 9	6.1 Define equilibrium in the context of National Income 6.2 Explain methods of obtaining equilibrium level of income in a two section model - S-1; 45 line procedure. 6.3 Extend the same ideas to a 3 sector model viz, C.I.G. 6.4 Give the economic verbal explanation of the expansionary behaviour of any component of aggregate	I. Explain equilibrium in National income. ii. Explain National Income equilibrium model using Individual, firm and government sectors.	Overhead projector	Explain equilibrium National Income. Explain in detail the Components of aggregate expenditure. Illustrate the various types of multiplier and their application to complete equilibrium level of income or establish new equilibrium level of income.	Group discussion Group word processed assignments To be submitted within 2 weeks for evaluation by the teacher.	Computers Textbooks Models Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	expenditure. 6.5 Derive the different types of simple multiplier viz, expenditure tax (tax autonomous or endogenous); Balanced budget. 6.6 Apply the various multiples to either calculate the equilibrium, level of income or establish the new equilibrium level of income.					
General Objective 7.0 Understand income determination						
10	7.1 Explain the impact of thrift on both the CC and SS schedules on income level 7.2 State and resolved the paradox of thrift 7.3 Illustrate the deflationary and inflationary gaps 7.4 State the dangers of inflation and deflation 7.5 Describe how fiscal policy measures can be employed to contain inflation or deflation.	i. Explain paradox of thrift. ii. Define Inflation and deflation and the dangers associated.	Overhead projector	Explain thrift and its impact on consumption and savings. Discuss the paradox of thrift and its resolution Illustrate the deflationary and inflationary gaps. Explain the dangers of inflations inflation and deflation and show how fiscal policy measures can be used to contain them.	Group Assignments and discussion to be submitted in one week	Graphs Computers Internet.
General Objective 8.0 Understand international trade and the theory of comparative advantage						
11	8.1 Differentiate between international and domestic trade 8.2 Locate the base of such a trade in international division of labour 8.3 Analyse the principles of comparative advantages or comparative cost rather than absolute advantage, upon which international trade finally operates.	i. Explain the concepts of trade ii. Explain international trade and the associated theories. lii. Explain benefits and barriers of International trade.	Overhead projector	Explain clearly the difference between domestic trade and international. Discuss the theory of comparative advantage and division of labour. Elaborate on the various risks associated with International trade and exchange.	Divide the students into study groups. One group case study of the theory of comparative advantage. Another group to present assignments on currency fluctuations	Charts diagrams computers and Video. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	8.4 Discuss the constraints on international trade 8.5 Explain the cost and benefits of such a transaction from Nigeria's point of view.					
General Objective 9.0 Understand balance of payment						
12 - 13	9.1 Define balance of payments 9.2 Discuss the components of balance of payments and the possible steps the B.O.P. can take 9.3 Explain the manipulations of the Foreign Exchange rates. 9.4 Trace the historical events about the key instruments for valuing foreign exchange - gold, dollar, sterling. 9.5 Analyse the measures for correcting an adverse balance of payments. 9.6 State and explain the roles of such economic institutions like IMF, ECOWAS, IBRD, GAAT and others in the national economy.	i. Explain Balance of payment (BOP) and Terms of Trade (TOT) ii. Explain the roles of IMF, IBRD, GAAT, ECOWAS.	Overhead projector	Identify the components of balance of payments and analyze the measures for correcting an adverse balance of payments. Explain the instruments for valuing foreign exchanges and illustrate the manipulations of foreign exchange rate. Explain the role economic institutions (IMF, ECOWAS, IBRD, GATT etc in the national economy.	Group assignment Group discussion	Text books Internet Journals Word processor
General Objective 10.0 Understand problems of economic growth						
14 - 15	10.1 Differentiates between economic growth and development especially within the context of a developing nations like Nigeria 10.2 Discuss the factors that are instrumental to the achievement of these goals. 10.3 Analyse some of the theories associated with	i. Explain Economic growth and economic development. ii. Explain the importance of growth and development. iii. Illustrate development plans.	Overhead projector	Explain economic growth and development in Nigeria and other developing nations, and distinguish between economic development and growth. Identify the goals of economic development and factor that enhance their achievement. Explain the various measures adopted by Nigeria to grow and	Group assignment Group discussion Class Seminar	Textbook Journals Internet

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	<p>growth and development</p> <p>10.4 Explain the various attempts by Nigeria to grow and develop and state the results.</p> <p>10.5 Enumerate with alternative suggestions for overcoming the obstacles facing Nigeria in the process of growth and development.</p>			<p>develop and state suggestions for rapid economic growth and development.</p>		

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: PRINCIPLE OF MANAGEMENT II

PROGRAMME: ND BUSINESS ADMIN AND MANAGEMENT			
Course: PRINCIPLE OF MANAGEMENT II	Code: BAM 221	Credit Hours:	3 hours 2
Semester: Fourth	Pre-requisite:	Theoretical:	1 hours/week - 33%
		Practical:	2 hours/week - 67%
Course main Aim/Goal			
<p>This course is designed to expose the student to basic practices such as management organisational structure, delegation, leadership, motivation and communication with special emphasis on business in Nigerian.</p>			
General Objectives:			
<ol style="list-style-type: none"> 1. Understand the principles of personnel management 2. Know structures of organisation 3. Understand the concept of delegation 4. Understand the concept of leadership 5. Understand the management functions of motivation 6. Understand the importance of effective communication in an organisation. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the Principles of Personnel Management						
1-2	1.1 Explain the basic function of Human resources Management 1.2 Identify manpower needs in an organization. 1.3 List recruitment procedures in an organization. 1.4 Explain the need for training and development in an organization. 1.5 Describe the basic methods of compensation to workers. 1.6 Explain the process of staff discipline.	<ul style="list-style-type: none"> Explain the basic function of human resource anagement such as manpower needs, recruitment, staff discipline training and development, compensation, etc. 	Textbooks Journals publications	Recruitment procedures in an organization. Explain the need for training and development in an organization. Describe the basic methods of compensation to workers. Explain the process of staff discipline.	Guidance on the use of a relevant case study examining issues relating to recruitment, training and development. Students to work in groups to examine training needs and related appraisal priorities etc.	Internet and relevant business and management websites
General Objective 2: Know structures of organizations						
3-5	2.1 Define organization. 2.2 Distinguish between formal and informal organizations. 2.3 Explain different types of organizational structure, using diagrams. 2.4 Explain organizational structure of the department, school, the polytechnic and other line organizations, using diagrams. 2.5 Explain span of control and unity of command	Explain organization and differentiate between formal and informal organizations. Draw different types of organizational structures including those of your dept, schools etc. Explain the structures drawn. Explain span of control and unity of command. Give assignment	Textbooks Journals Publications of management PolySchool. Organogram	Explain different types of organization structure using diagram. Explain organizational structure of the department, school, the polytechnic and other line organizations.	Using diagram films, and school. Organogram to explain organizational structure.	Text books, Journals, Organogram. Internet and relevant business and management websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: Understand the concept of delegation.						
6-7	3.1 Define delegation. 3.2 Explain the need for delegation 3.3 Explain elements in delegation such as authority, responsibility and accountability. 3.4 Explain the limitation of delegation	Explain delegation, its importance, Uses and limitation Explain its elements such as authority, responsibility and accountability. conduct test.	Textbooks Publications Journals	Refer to examples of small business with case studies to identify the delegation of responsibility in an organization.	Guidance on the use of small business case studies to examine delegation	Internet and relevant business and management websites
General Objective 4: Understand the concept of leadership.						
8-9	4.1 Define leadership 4.2 Identify leadership styles. 4.3 Explain issues and problems of leadership in organizations in Nigeria.	• Explain leadership and types of leadership styles and their problems in Nigerian organizations	Textbooks Journals Publications	Define leadership Define leadership styles. Explain issues and problems of leadership in organization in Nigeria.	Management films Role modelling Text books Journals.	Internet and relevant business and management websites
General Objective 5 Understand the management functions of motivation						
10-12	5.1 Define motivation, explaining its functions. 5.2 Explain major motivational theories. 5.3 Evaluate motivational tools and their effectiveness. 5.4 Explain issues (problems and prospects) in motivating the Nigerian worker	i. Explain motivation and motivational theories. ii. Explain the functions and tools used for motivation. iii. Explain its problems and prospects. iv. Give assignment	1) Textbooks 2) Journals 3) Publications	Refer to management problems in order to identify some motivational factors and their effects on Nigerian workers.	Explain major motivational theories. Students to work in pairs to evaluate motivational tools and their effectiveness.	Internet and relevant business and management websites
General Objective 6 Understand the importance of effective communication in an organization						
13-15	6.1 Define communication. 6.2 Explain the process and method of communication. 6.3 Identify characteristics of effective communication in an organization. 6.1 Explain different systems of communication in organizations.	Explain communication, its process, characteristics, and methods. Explain different systems of communication and the implications of defective system. Conduct test.	Textbooks Journals	Student can be guided through role play and problem solving method on the effective ways of communication in an organisation.	Guidance on role play activities to consider different communication problems in a business. For example: • Delayering	Internet and relevant business and management websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	6.2 Examine the implications of defective communication in organizations.				<ul style="list-style-type: none"> • Re-organisations • Introducing New Technology • New work patterns 	

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: PRINCIPLES & PRACTICE OF INSURANCE

PROGRAMME: NATIONAL DIPLOMA BANKING AND FINANCE			
Course: PRINCIPLES & PRACTICE OF INSURANCE	Code: BFN 125	Credit Hours:	30 hours
Semester: 2	Pre-requisite: BFN 115	Theoretical:	1 hours/week - 50 %
		Practical:	1 hours/week - 50 %
Goal: To expose students to the basic principles of Insurance and their practical application to the main branches of insurance as financial products and reinsurance.			
GENERAL OBJECTIVES:			
On completion of this course, the student should be able to:			
<ol style="list-style-type: none">1. Understand the nature of insurance contract.2. Understand the basic principles of insurance.3. Know the structure and use of proposal form, slips, cover, cover notes, policies and certificates of insurance etc.4. Understand the renewal and cancellation procedure.5. Know the principles of underwriting and rating as applicable to the main classes of Insurance.6. Understand the purpose of reinsurance.7. Know the procedure of settling claims and how disputes are resolved.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the nature of insurance contract.						
1-2	1.1 Describe the nature of insurance contract. 1.2 Discuss essential features of insurance contract (Types) 1.3 Relevance of insurance to banking under the universal banking practice/concept.	i. Describe the nature of insurance contract. ii. Define the contract of insurance. iii. Lead them to understand the essential features of an insurance contract. iv. Explain Relevance of insurance to banking under the universal banking.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks Financial journals and magazines CIBN and CBN Publications	To expose the students to the general knowledge of an insurance contract, the nature and the essential features and types. Let them understand relevance of insurance as related to Universal banking Practice in Nigeria (UB concept)	Lead the students to know the nature of insurance contract, what insurance is all about and types. Identify the essential features of an insurance contract and its peculiar relevance to the recently introduce universal banking concept List some advantages and disadvantages of the concept in Nigeria.	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet
General Objective 2: Understand the basic principles of insurance						
3-4	2.1 Describe the principles of insurance of utmost good faith. 2.2 Explain the principles of insurable interest. 2.3 Explain the principles and operation of indemnity. 2.4 Explain the principles of subrogation. 2.5 Explain the principles and operation of contribution. 2.6 Explain the principles and operation of proximate clause.	i. Define the principles of insurance in respect of : Utmost good faith i.e. (uberimae fidei) Insurance interest, principles and operation of indemnity, subrogation, contribution and proximate clause to the students.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks Financial journals and magazines CIBN and CBN Publications	To expose the students to the knowledge of insurance principles which are regarded as pillars on which it is build. To explain o them the details about insurable - interest, utmost good faith, principles and operation of indemnity etc.	* Lead them by explaining what insurance principles are as regards utmost good faith, insurable interest etc which are the pillars of insurance. * Instruct them to give example of these principles after defining. explaining to them. * Get them assignment that takes them to insurance companies for practical alignment of this theory.	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet
General Objective 3: Know the structure and use of proposal form, slips, cover notes, policies and certificates of Insurance						
5-6	3.1 Describe the structure and use of proposal forms, slips, cover notes, policies and certificates of Insurance etc.	i. Lead the students to know the structure and use of proposal forms, slips, cover notes, policies and certificates.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks	Exposing the students to understand the structure and use of some principal documents like	* Identify to the students some important/principal documents of insurance contract like proposal forms, slips, cover notes, policies, certificate of	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.2 State the importance of these important/principal insurance documents. 3.3 Explain specification and endorsement.	ii. Explain the importance of these principal insurance documents. iii. Explain what specification and endorsement means to them.	Financial journals and magazines CIBN and CBN Publications	proposal forms, cover notes, policies, certificate of insurance among other. Let them know why these documents are needed and explain specification and endorsement to them.	insurance etc. * Instruct them to know the import of the documents both to the insurer and insured. * Lead them to know what specification and endorsements are.	Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet
General Objective 4: Understand the renewal and cancellation procedure						
7	4.1 Explain the renewal procedures. 4.1 Explain renewal notice, days of grace and position with motor insurance renewals. 4.2 Explain cancellation procedures.	i. Describe the renewal processes or procedures and why it is done. ii. Lead them to understand renewal notice, days of grace and the position with motor insurance renewals. iii. Describe cancellation procedures.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks Financial journals and magazines CIBN and CBN Publications	Expose them t the processes involved in renewal and cancellation jobs by the insurer. Getting them acquitted with the basic terms as renewal notice, days of grace etc.	* Lead the student to understand how renewal procedures are performed as well as cancellation procedures, renewal notice, days of grace and the position with motor insurance renewals.	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet
General Objective 5: Know the principles of underwriting and rating as applicable to the main classes of insurance						
8-9	5.1 Explain the general principles of underwriting and rating. 5.2 Describe the nature of underwriting and rating and factors for them. 5.3 Explain underwriting terms and conditions in Nigeria.	i. Lead them to understand the general principles of underwriting and rating. ii. Instruct them on the nature, terms and conditions for underwriting and rating in Nigeria.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks Financial journals and magazines CIBN and CBN Publications	To expose the students to the general principles of underwriting and rating as a principal business in insurance. Let them be aware of the basic forms and conditions necessary to be fulfilled for it to be done.	* Instruct them to know the general principles of underwriting and rating, state the terms and conditions for its operation. Word processed group assignment on the principles of underwriting	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6: Understand the purpose of reinsurance						
10-11	6.1 Define reinsurance. 6.2 Explain the purpose and methods of reinsurance. 6.3 Explain the application of reinsurance to the various classes of insurance.	i. Instruct them to know the meaning of reinsurance and the purpose of it. ii. Identify the methods of reinsurance. With the aid examples and diagram, explain the application of reinsurance to the various classes of insurance as applicable to banking industry.	NAICOM (National Insurance commission Publications & Insurance journals Relevant textbooks Financial journals and magazines CIBN and CBN Publications	To let them understand the meaning of re-insurance, the purpose and methods of practicing it in Nigeria. Expose them to the application procedures as it relates to various classes of insurance	* Lead the students to understand the term reinsurance and its purpose. * Outline the methods of reinsurance and the application of the various classes of insurance in the banking sub-sector.	Relevant Textbooks, Insurance CBN & CIBN publication, Insurance companies Annual Reports financial & Business journals NAICOM (National Insurance Commission bulletin. Internet
General Objective 7: Know the procedure of settling claims and how disputes are resolved.						
12-15	7.1 Define claim settlement. 7.2 Outline the procedure relating to the settlement of claims. 7.3 Explain the rights and obligations of the claimant and the Insurer. 7.4 Explain claims settlement Agreements. 7.5 Describe how disputes are resolved. 7.6 Describe the nature and use of arbitration, adjudicating body board or any other legally recognized board e.g NAICOM etc.	i. Instruct the students to understand the term claim settlement. ii. Outline the procedure for settlement of claims. iii. Explain the rights and obligation of the claimant and the Insurer. iv. Analyze how disputes are resolved and how its arises. iii. Describe the nature, composition and use of bodies like arbitration, adjudicating board or any other legally constituted authorizes.	As above, plus Insurance journals or insurance related journals and articles. Financial & business journals etc	Exposing the students to how claims are settled,, the basic procedures to settle claims, rights and obligations of the claimant and the Insurer. Expose them to disputes resolution procedure, claims settlement agreement, the nature and use of arbitration, adjudicating bodies in insurance claim settlement.	* Lead the student to understand the basic term of claim settlement in insurance contract. * Identify the procedure normally followed in claim settlement by insurers and explain the rights and obligations of the claimant and the Insurer. * Describe how disputes are resolved and how it arises. * Explain the nature and use of arbitration, adjudication board and others	As above plus Insurance, journals and magazines, financial Business journals, treating Insurance, topics, CBN and CIBN journals, Textbooks, Overhead projectors etc. Internet

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: BUSINESS LAW

PROGRAMME: ND BUSINESS ADMIN AND MANAGEMENT			
Course: BUSINESS LAW	Code: BAM 214	Credit Hours:	3 hours
Year III Semester: I	Pre-requisite:	Theoretical: Practical:	1 hours/week - % 2 hours/week - %
Course main Aim/Goal: This course is designed to enable the student understand the legal framework within which business is conducted.			
General Objectives: <ol style="list-style-type: none">1. Understand the law of contract, sale of goods, etc.2. Understand the law as it relates to supply of labour, goods and services3. Know the Law of Agency4. Know the Law of Partnership5. Know the Law of Insurance6. Understand Negotiable instruments7. Know the Law of Hire Purchase8. Understand the Law of Common Carriage.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the law of contract, sale goods, etc.						
1	1.1 Define Law of Contract. 1.2 Explain existence of Contractual relations. 1.3 Explain conditions for a valid contract.	Explain the nature of contract and the conditions for a valid contract. Explain the law relating to sale of goods.	Textbooks. Law reports.	Know relevant cases as they relate to law of contract. Know relevant cases as they relate to sale of goods Act.	Cite relevant cases as they relate to law of contract. Cite relevant cases as they relate to Sale of Goods Act. Apply SGA law to consumer problems	Sale of goods Act Law Reports Text books Internet and Relevant Websites
2	1.4 Explain law relating to sale of good. 1.5 Explain the Sale of Goods Act. 1.6 Explain the principle of transfer of property and risk.	Cite relevant cases.				
General Objective 2: Understand law as it relates to supply of labour, goods and services						
3	2.1 Describe a valid contract for sale of goods and/or supply of goods and services. 2.2 Explain the principles of vicarious liability as it applies to employees and employers.	Explain and supply good valid contract for sale and services. Explain the principles of vicarious liability consequence arising and the there from. Cite relevant cases.	Textbooks. Law books.	Know relevant cases as they relate to sale of goods and/or supply of goods and services	Frame a Business entity and position it as a manufacturing firm. Cite relevant cases as they relate to supply of goods and services. Prepare a relevant case study using the above firm in the violation of requirements in supply of goods and services. Guide students to identify the implications, consequences and remedies.	Case studies Law Report Text books Law journals. Internet and Relevant Websites
4	2.3 Recognize the consequence to the employer when other place orders for supply of goods.					
General Objective 3: Know the Law of Agency						
5	3.1 Define Agency 3.2 Explain the nature of Agency 3.3 Explain types of Agents 3.4 State duties and responsibilities of an Agent.	Explain the law of agency, its nature, types of agents, duties and responsibilities. Explain disclosed and undisclosed principals and the legal consequences. Explain factors leading	Textbooks. Law reports	Know relevant cases as they relate to: Law of Agency Nature of Agency Types of Agents.	Cite relevant cases as they relate to law of Agency. Frame a Business entity and position it as an Agent.	Case Studies Law Report Text Books Law journals.
6	3.5 Explain disclosed and undisclosed principals and the legal consequences.					

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.6 Identify factors leading to termination of Agency. 3.7 Explain the rights of principal and third party after termination of Agency.	to termination of agency. Explain the rights of principal and third party after termination. Cite relevant cases. Give assignment.			Prepare relevant case study using the organization in violation of clauses in the law of Agency. Guide students to identify factors leading to termination of Agency, other implication, consequences and remedies.	Internet and Relevant Websites
General Objective 4: Know Law of Partnership						
7	4.1 Define Partnership 4.2 Classify partnership 4.3 Explain formation of partnership. 4.4 Explain the rights and duties of partners 4.5 Explain the legal position and consequences arising from action of partners with third parties.	Explain the law of partnerships, nature and classification. Explain the rights and duties of partners. Explain the legal position and consequence arising from action of partners with third party.	Textbooks.	Know relevant cases as they relate to: Partnership Rights & Duties of Partners Assets & liabilities of a partner upon dissolution.	Cite relevant cases as they relate to:- Partnership, Rights & Duties of Partners. Assets & liabilities of a partner upon dissolution. Legal position and consequences arising from the action of a partner with third party.	Case studies Text books Law Reports Journals.
8	4.6 Identify factors leading to dissolution of partnerships. 4.7 Explain the handling of partnership assets and liabilities upon dissolution.	Explain the factors leading to dissolution of partnership. Describe how partnership assets and liabilities are handled upon dissolution. Conduct Test.				
General Objective 5: Know the Law of Insurance						
9	5.1 Define Insurance 5.2 Define the concept of insurable interest 5.3 Explain the concepts of	Explain the law and concept of insurance. Explain the doctrine of uberrimae fidei. Explain the types of	Textbooks. Journals/Publications.	Know relevant cases as they relate to: Insurable interest. Indemnity	Cite relevant cases as they relate to default, indemnity, etc in insurance.	Case Studies Law Reports Text Books Law Journals

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	- (i) indemnity - (ii) subrogation	insurance policies and their legal applications. Explain re-insurance.		Subrogation Re-insurance.	Guide students to identify the implication, consequences and remedies using relevant case studies.	Internet and Relevant Websites.
10	5.4 Explain the doctrine of uberrimae fidei. 5.5 Identify various types of insurance policies and their legal applications. 5.6 Explain re-insurance				Apply insurance law to business problems	
General Objective 6: Understand Negotiable Instruments.						
11	6.1 Define Negotiable Instruments 6.2 Identify various types of Negotiable Instruments and note 6.3 State the use and functions of Negotiable instruments in business transactions. 6.4 Mention parties to Negotiable instruments 6.5 Explain the rights of interested third parties	Explain the nature and types of Negotiable Instruments and notes. Explain the uses and functions of Negotiable Instruments in business transactions. Explain the parties to Negotiable Instruments and the rights of third parties	Textbooks. Publications	Know types of negotiable instruments, and their function in business transactions.	Guide students to identify the various types of negotiable instruments and their functions in business transactions. Guide students to identify rights of interested parties, consequences of default	Case Studies Law Reports Text Books Law Journal. Internet and Relevant Websites
General Objective 7: Know the Law of Hire Purchase						
12	7.1 Explain the nature of hire purchase transaction. 7.2 Distinguish hire purchase from other forms of secured credit - mortgage, credit sale, conditional sale, pledge and lien, loan and asset leasing.	Explain the nature and Law of Hire purchase. Explain the difference between Hire purchase and other forms of secured credit. Explain the legal obligations to Hire purchase transactions.	1) Textbooks. 2) Law reports.	Know the relevant cases as they relate to: Hire purchase Mortgage Credit Sale Lien	Cite relevant cases as they relate to Hire Purchase. Guide students to identify the legal rights of hirer using relevant case studies.	Law Report Case Studies Text Books Law Journals.
13	7.3 Explain the obligations of owner and hirer under hire-purchase transactions. 7.4 Explain the legal rights of hirer and owner against the third party. 7.5 Explain the legislation	Explain the hire purchase legislation in Nigeria. Cite relevant cases.			Apply hire purchase law to consumer problems.	Internet and Relevant Websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	regulating hire purchase in Nigeria - Hire Purchase Act 1965 and subsequent amendments.	Conduct Test.		Pledge etc. Know relevant cases as they relate to Hire purchase Act.		
General Objective 8: Understand Law of Common Carriage.						
14	8.1 Define common carriage.	Explain the nature and law of common carriage. Explain breaches in carriage and remedies. Cite relevant cases.	Textbooks. Law reports.	Know the relevant cases as they relate to:- Carrier Breaches in carriage. Remedies.	Cite relevant cases as they relate to common carrier, breaches in carriage and remedies.	Law Report Case Studies Text Books Law Journals.
15	8.2 Explain the law as it relates to carrier, breaches in carriage and remedies.					

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: ELEMENT OF BANKING II

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: ELEMENT OF BANKING II	Code: : BFN 121	Credit Hours:	2 hours
Semester: TWO	Pre-requisite: BFN 111	Theoretical:	1 hours/week - 50%
		Practical:	1 hours/week - 50%
Goal:			
To enable the students understand the basic functions and structures of Banking institutions			
GENERAL OBJECTIVES:			
On completion of this course, the student should be able to:			
<ol style="list-style-type: none">1. Understand the concept of money2. Evolution and structure of Banking Institutions3. Understand Commercial Bank lending/borrowing principles4. Know bank services and methods of payments			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 Understand the concept of money						
1-3	1.1 Define a Central Bank 1.2 Explain its structure in Nigeria 1.3 Explain its functions and management	i. A legal and professional definition of Central Bank shall be provided for the student. ii. Illustrate with a chart the structure of the Apex Bank in Nigeria. iii. Outline and provide a discussion on the functions and management of the Bank in 1.2	Overhead projector. Chart. Case study	1.1 Explain the origin and concept of money. Differentiate the various forms of money and understand the process of money creation by banks, identify the factors affecting demand for and supply of money.	To brief students on how to visit the museum for sampling old forms of money. Collect data from CBN publications to be completed 3 weeks.	CBN Publications Internet CIBN Journals.
General Objective 2:0 Evolution and structure of Banking Institutions						
4-7	2.1 Define a policy 2.2 Define a monetary and fiscal policy 2.3 Explain the tools of monetary policies 2.4 Explain the role of monetary and fiscal policies	i. Provide a concept of policy, and a discussion on the process of making a policy. ii. Provide a simple meaning of monetary and fiscal policies. iii. Outline the instruments of monetary and fiscal policies and lead the students in the discussions. iv. Provide a detailed discussion on the importance and effectiveness of monetary and fiscal policies in managing an economy.	Overhead projector. Chart. Case study	1.1 Discuss the origin, evolution and structure of the different types of Banking institutions and non bank financial institution. 1.2 Classify the banking institutions. Define functions and management of banks	Group students and each group assigned to study and write a word processed report on class of bank (3weeks)	Charts, Journals, Internet, Banking Legislations Word processor
General Objective: 3.0 Understand Commercial Bank lending/borrowing principles						
8-10	3.1 Describe the structure of a commercial banks. 3.2 Describe the structure of Merchant Banks. 3.3 Describe the structure of Development Banks	i. With aid of a chart provided provide a discussion on the structure of a commercial banks. A specimen can be introduced to the students ii. With aid of a chart provide a discussion on the structure of merchant Banks. A specimen can be introduced to the	Overhead projector. Chart. Case study	1.1 Discuss the structure of commercial banks balance sheet and explain clearly profitability and liquidity concepts in bank management Analyse the principles governing borrowing and lending in bank. Explain the role of banks in financial intermediation	To introduce students to group work and give them exercise to complete (3 weeks) Word processed short report produced for the above.	Case study financial statement commercial bank balance sheets. Charts. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.4 State and explain the functions, management and sources of funds of a bank.	students. iii. With aid of a chart provide a discussion on the structure of a development banks. A specimen can be introduced to the students. iv. Outline and lead the students in discussing the functions and sources of funds of banks in 3.1 3.2 and 3.3				
General Objective: 4.0 Know bank services and methods of payments						
11-15	4.1 State and explain the role, functions, structure and management of the following: IMF, ADB, etc. 4.2 Explain their sources of funds	i. Provide a discussion on the roles play by International Banks/Financial Institutions to the developed and developing nations. ii. Outline a discussion of the functions of the International Banks/Financial Institutions. iii. With aid of a chart provide a discussion on the structure of World Bank, IMF and ADB iv. The nature of management practice by international Banks/Financial shall be provided to the students. v. An outline of the sources of funds by Banks in 4.1.3 shall be provided and discussed.	Overhead projector. Chart. Case study.	1.1 Explain the various financial and non-financial services offered by banks to customers. 1.2 Illustrate the methods of payments through the banking system. 1.3 Describe the bank clearing system and identify the role of banks in accelerating economic development.	Group work. Case study and assignments to be completed in (3 weeks). Word processed short report produced for the above.	Computers Text books Journals Word processor

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
25%	%	25%	50%

Course: PRINCIPLES OF MARKETING I

PROGRAMME: ND BUSINESS ADMIN AND MANAGEMENT			
Course: PRINCIPLES OF MARKETING I	Code: BAM 115	Credit Hours:	3 hours 2
Semester: 1	Pre-requisite:	Theoretical:	1 hours/week - 33 %
		Practical:	2 hours/week - 67 %
Course main Aim/Goal			
<p>The purpose of this course is to enable students to understand and apply the basic principles of marketing to business situations and to identify and examine key aspects of the marketing mix.</p>			
General Objectives:			
<ol style="list-style-type: none"> 1. Understand the basic concepts of marketing in a modern business organisation 2. Understand the marketing environment 3. Know the organisational structures that promote marketing activities 4. Appreciate the importance of the various ingredients (4ps) of the marketing mix-product price, promotion and place. 5. Understand the role of marketing in society 6. Know the methods and type of pricing 7. Understand the promotional activities in marketing and their impatience 8. Know the different types of channels of distribution and physical distribution 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the basic concepts of marketing in a modern business organisation						
1-2	1.1 Explain the evolution of marketing 1.2 Explain marketing concept, its role and importance 1.3 Explain the marketing mix. 1.4 Explain the marketing information system: a) Marketing intelligence b) Market and marketing research c) Internal reporting system d) Analytical marketing system.	<ul style="list-style-type: none"> • Discuss the evolution of marketing and its concepts. • Explain how the economy affect the marketing process and vice-versa. • Explain the marketing mix. • Explain the marketing information system. 		Explain the marketing mix. Explain the marketing information system: a) Marketing intelligence b) Market and marketing research c) Internal reporting system d) Analytical marketing system	Questions and answers regarding Price, Promotion, Place and Product to various businesses. Use case study to analyse the marketing information system.	Internet and Relevant Websites
General Objective 2: Understand the marketing environment						
3-4	2.1 Explain the uncontrollable variables of marketing (Economic, political/legal, sonar/cultural, technological, physical, demographic. 2.2 Relate controllable to uncontrollable.	<ul style="list-style-type: none"> • Explain the controllable variables of marketing. • Distinguish between controllable and uncontrollable environment. 		Explain the role of marketing in a business organisation Identify key marketing objectives and strategy. Apply PEST analysis to business situations	Guide students to apply the PEST analysis to business situations. Political, Economic, Social and Technology aspects of marketing	Internet and Relevant Websites Nigerian case studies

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: Know the organisational structures that promote marketing activities						
5-6	2.1 Explain the role of marketing in an organisation. 2.2 Identify the various types of marketing organisational structures. 2.3 Explain the role and importance of marketing organisation in achieving marketing objectives.	• Discuss the role, type and importance of marketing organisation.	Textbooks Journals	Explain the role of marketing in a business organisation Identify key marketing objectives and strategy. Apply PEST analysis to business situations	Guide students to apply the PEST analysis to business situations. Political, Economic, Social and Technology aspects of marketing	Internet and Relevant Websites Nigerian case studies
General Objective 4: Appreciate the importance of the various ingredients (4ps) of the marketing mix-product price, promotion and place						
7-8	4.1 Explain product concepts. 4.2 Explain packaging and branding strategies. 4.3 Describe stages in new product development 4.4 Explain product life cycle.	• Explain product concepts, packaging, new product development and product life cycle.	Textbooks Journals	Explain product concepts. Explain packaging and branding strategies. Describe stages in new product development	Guide student on a role play exercise to package, brand and sell three products - article of clothing, toy and a computer game. Oral presentation	Internet and Relevant Websites
General Objective 5: Understand the role of marketing in society						
9-10	3.1 Relate marketing to social groups 3.2 Explain the social responsibility of marketing. 3.3 Explain consumers in Nigerian Market. 3.4 Explain marketing ethics.	• Discuss marketing ethics, and consommés	Textbooks Journals	Explain the social responsibility of marketing. Explain consumers in Nigerian Market. Explain marketing ethics	Guide students to conduct a survey about controversial advertisements and products. Examine ethics and legal controls	Internet and Relevant Websites
General Objective 6: Know types and methods of pricing						
11-12	6.1 Explain pricing 6.2 Explain pricing objectives 6.3 Identify factors influencing pricing 6.4 Explain types and methods of pricing.	• Explain pricing, its objectives, types and methods.	Textbooks Journals	Explain pricing objectives Identify factors influencing pricing Explain types and methods of pricing.	Questions and answers. Luxury products - demand and supply issues.	Internet and Relevant Websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 7: Understand promotional activities in marketing						
13-14	7.1 Explain various elements of promotional mix. 7.2 Explain advertising 7.3 Explain personal selling	• Discuss promotional activities, Advance Personal selling	Textbooks Journals	Explain various elements of promotional mix. Explain advertising	Guide students in referring to previous products - see above - How should the products be promoted? Identify the promotional mix? What price to charge? Report and oral presentation	Internet and Relevant Websites
General Objective 8: Understand channels of distribution						
15	8.1 Explain channels of distribution 8.2 Explain its importance 8.3 Identify criteria for selection, distribute channels.	• Discuss channels of... And physical distribution	Textbooks Journals	Explain channels of distribution Explain its importance Identify criteria for selection, distribute channels.	Guide students on the above report. Students to include appropriate channels of communication	Internet and Relevant Websites

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: ICT II

PROGRAMME: ND Accountancy			
Course: ICT II	Code: BFN 126	Credit Unit:	60 hours
Semester: 2	Pre-requisite: ICT I	Theoretical:	1 hours/week - 25%
		Practical:	3 hours/week - 75%
Aim/Goal: This module is designed to enable students to understand how to work with numbers, data and visual aids presentations using a computer efficiently.			
General Objectives:			
<ol style="list-style-type: none">1. Introduce students and effectively operate a spreadsheet software (MS Excell application)2. Know how to work visual aids presentations using a computer3. Understand the use and impact of basic computer-based communication technologies in a working environment			

Theoretical Content			Practical Content			
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Introduce students and effectively operate a spreadsheet software (MS Excel application)						
1-6	Define what is a spreadsheet and the use of a spreadsheet correctly	Explain the importance of using spreadsheets in an office	Hands-out Graphic & charts	<ul style="list-style-type: none"> • Explain when to use spreadsheets • Opening a spreadsheet using MS Excel • Explain a spreadsheet structure and how to plan a spreadsheet • Placing numerical table titles, and use of columns and rows. • How to move from cell to cell and meanings of <i>clear</i> and <i>delete</i> in MS Excel. • How to change a spreadsheet look. • Enter, edit and manipulate data <p>Explain the use of calculations using spreadsheets</p> <ul style="list-style-type: none"> • Create and arithmetical formulae and use common functions • Know how to replicate formulae (fill) • Use common numerical formatting and alignments 	<p>Explain the need of applying spreadsheets in commerce and business. How this sort of software allow manipulating and presenting data in a numbers and graphical forms.</p> <p>Show how to load (open) and main functions of Microsoft Excel.</p> <p>Explain how and where place numerical table titles, what will go in each of the rows and columns, how any result will worked out, and how to change the spreadsheet looks (eg. number fonts)</p> <p>Show how to insert and amend text and numerical data into the spreadsheet and how to move from one cell to another. Explain how to correct mistakes and the difference between <i>clear</i> and <i>delete</i>.</p> <p>Show how to calculate results from a spreadsheets, using data. Explain how and where to enter a formula and how to modify it. Student practice producing a basic spreadsheet including formulas.</p> <p>Explain with a practical example, how to print spreadsheets documents, with formulae showing in full, and with data</p>	<p>2 printers available per computer lab.</p> <p>* MS Excel for Windows hand-out support material</p> <p>2 printers available per computer lab</p> <p>* Keyboarding Support material in English</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<ul style="list-style-type: none"> • How any calculation result will worked out, and do recalculations • Link live data from one spreadsheet to another • Use spreadsheets to solve problems and project results • Manage and print spreadsheets documents <p>Use of typing techniques to speed when typing numbers:</p> <ul style="list-style-type: none"> • Typing numbers using correct techniques in touching a key • Apply typing techniques when typing symbols <p>Show the benefits of using pie charts, line graphs and bar/column charts:</p> <ul style="list-style-type: none"> • Importance of chart and graphs in document presentations • Use of MS Excel for creating chart and 	<p>showing in full.</p> <p>Demonstrate how to save and close a spreadsheet software application.</p> <p>Check on student's typing technique and speed improvements when typing numbers and symbols. Practice with real data.</p> <p>Explain the importance of charts and graphs presentations. Show what programs ca be used to produce charts and graphs.</p> <p>Explain how to produce a simple chart and graph using Microsoft Excel function: how to enter data and editing data; change the appearance of a chart or graph, and print the chart or graph to an appropriate standard of presentation.</p>	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				graphics <ul style="list-style-type: none"> • Select/enter heading and axes titles • Formatting axis and labels • Set numerical parameters and format data use legend when appropriate • Enter, edit and change data • Design and modify appearance of chart and graphs • Save and print charts and graphs 		
General Objective 2: Know how to work visual aids presentations using a computer						
7-12				Emphasise the impact of visual presentations in an office: <ul style="list-style-type: none"> • Using interactive boards • Overhead projector • Slide projector • Video • Electronic presentation (MS Power Point) Explain how to prepare and use visual aids:	Explain the impact of visual presentations in the audience. Show some examples using different resources such as: interactive board, overhead projector, slide projector, video, and computer-based electronic presentations (MS Power Point for windows). Explain how to select an appropriate visual aid in presentations, and how to make an appropriate impact on the audience. Explain and student practice of the preparation process (equipment availability, room, information to be delivered and type of audience addressed). Advantages and disadvantages of each one.	Computer Lab Whiteboards, interactive boards, overhead projectors, slide projectors, video, electronic presentation software (MS Power Point) 2 printers available per computer lab

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
				<ul style="list-style-type: none"> • Understand when a visual aid is required • Preparation process • Making an appropriate impact to the audience • Technical requirements • Advantages and disadvantages of each visual aid • Need of visual computer presentation aid. <p>How to use MS Power Point main windows</p> <ul style="list-style-type: none"> • Creating OHP slides • Set up a slide layout • Maximum words per slide • Select font and background • Enter text and learn how to add clip-arts, pictures and bullets • Slides shows in a computer • Use of techniques such as fading-in/out, animation and sound • Use of <i>speaker</i> notes and thumbnails • Saving and printing work 	<p>Explain the importance and main applications of presentation computer applications such as MS Power Point for Windows.</p> <p>Explain the impact of computer based visual presentations in the audience. Show some examples.</p> <p>Explain the differences between slides and dynamic power point presentations.</p> <p>Load the software and show its main functions: templates available, creating new templates, how to type and change letter appearances (sizes, fonts, colours) and presentation behaviours (fading in/out, animation and sound).</p> <p>Check on student's typing technique and speed improvements.</p> <p>Explain how to add clip-arts, pictures and graphs in a power point presentation. Show how to organise and run a presentation. Practice with students with some examples.</p> <p>Show and practice in how to save and close a presentation.</p>	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: Understand the use and impact of basic computer-based communication technologies in a working environment						
13-14	Define the importance of online communications in a modern office	Explain the key online communications available in competitive business: Internet and Emails facilities.	Hand-outs Statistic tables on Online communication availability in Developing and developed countries (emphasis in African countries)	Define what is an online electronic communication aid and resources: <ul style="list-style-type: none"> • Online and offline computer communications • Use of Electronic mail (Email) • Identify and use an Email browsing software • Create an Email address • Value of username and passwords • Compose, reply and send emails • Email netiquettes • Access attached file, and attach file to and Email message 	Explain the meaning of online and offline information technologies. Explain and show what is an email, how it works and why use email. Show how to create your own email address (using a public service provider such as Yahoo, AltaVista or Hotmail). The importance of the username and the password. Meaning of the email address. Finding people's email addresses. Using the electronic address book facility. Show how to compose (write) email messages. Check on student's typing	1-2 Computers per students Access to the Internet Microsoft Outlook application MS Outlook application hand-outs

ASSESSMENT CRITERIA			
Coursework 25%	Course test 25%	Practical 50%	Other (Examination/project/portfolio) %

Semester 3

Course: TECHNICAL ENGLISH II

PROGRAMME: ND Office Technology and Management			
Course: Technical English II	Code: OTM 217 (GNS 201-202)	Credit Hours:	4 hours
Semester: 3	Pre-requisite Technical English I	Theoretical:	2 hours/week - 50%
		Practical:	2 hours/week - 50%
Course main Aim/Goal: This course is designed to consolidate the student's competence in use of English Technical in business. At the end of this course the student should understand the key rules and techniques of English in a business environment.			
General Objectives:			
1.0 Review the rules of grammar.			
2.0 Know how to write good essay, reports, and articles.			
3.0 Comprehend the difference between denotative and connotative use of words.			
4.0 Understand the techniques of comprehension and summary writing.			
5.0 Understand registers.			
6.0 Understand the principles of correspondence.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1.0: Develop appropriate study skills using English Language.						
1-2	1.1 Revise the concepts of phrase and clause.	Define the terms phrase in and "Clause" and explain their various types.	Passages from relevant source books	Identify structural and functional phrases and clauses.	Guide students in the identification.	Phrases and clauses from relevant source books.
	1.2 Revisit the definition of the sentence.	Define the sentence and remind the various types.	As in 1.1	Identify structural and functional sentences.	Guide the students in the process.	Sentences from source books.
General Objective 2.0: Know how to write good essays, reports, and articles.						
3-5	2.1 List the different types of essay and identify the features of each type.	List and explain the different types, and features of each type of essay.	Model essays, literature, etc Handouts	a. Generate relevant information on a given topic. b. Draw up a good outline. c. Write a good essay on a given topic.	Assign topics and evaluate students work.	Handouts
3-5-	2.2 Understand a report; its types, uses and characteristics.	Define a report and list types. Enumerate uses and characteristics of a good report.	Model of good reports.	Write a report.	Evaluate the report.	Handouts
	2.3 Appreciate the techniques for writing articles.	Explain techniques for writing articles.	Model essays and articles. Handouts	Write good articles for publication.	Evaluate and analyze published essays.	Newspapers Journals Magazines
General Objective 3.0 Comprehend the difference between denotative and connotative use of words.						
6-7	3.1 Understand the term denotation.	Explain the term denotation.	Groups of synonyms from source books.	a. Identify words used denotatively. b. Use words denotatively.	Compare denotative and connotative usage in group of synonyms eg woman, lady, female, client, customer, patient, fear, terror, dread, etc.	Groups of synonyms from source books.
	3.2 Understand the term connotative.	Explain the term connotation.	As in 3.1 above.	a. Identify words used connotatively. b. Use words connotatively.	Guide students and evaluate their work.	Handouts

Week	Theoretical Content			Practical Content		
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4.0: Understand the techniques of comprehension and summary writing.						
8-9	4.1 Give contextual explanations to statement from a text.	Explain the techniques answering questions on comprehension at a higher level of difficulty.	Comprehension passages.	Answer questions on comprehension passages at a higher level of difficulty.	Guide and grade students work.	
	4.2. Understand summary writing types and steps in writing them.	Explain and illustrate summary writing, types, and steps in writing them.	Passages from source books.	Write, within a specified length, a good summary of a given passage.	Guide and evaluate students' work.	
	4.3 Identify colloquialism, slangs and jargons.	Explain and illustrate colloquialisms, slangs and jargons.	Passages from relevant sources.	State appropriate use of jargons.	Guide students.	
General Objective 5.0: Understand registers.						
10	5.1 Understand registers.	Explain registers and factors influencing them viz field, mode, tenor.	Passages from source books.	a. Identify items of register in a given passage. b. List items of register in a given passage.	Guide and evaluate students' work.	Textbooks, workbooks.
General Objective 6.0: Understand the principles of correspondence.						
11-15	6.1 Recognise the different types of business letters.	Describe and illustrate the different types of business letters eg applications enquiry, invitation, complaints, and their replies.	Model business letters.			
	6.2 Apply suitable language for business letters.	Explain suitable language for specific types of business letter.	Handouts	Write business letters.	Guide and grade students' work.	Handouts Example of generic business letters

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
30%	%	30%	40%

Course: FINANCIAL ACCOUNTING I

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: FINANCIAL ACCOUNTING I	Code: ACC 211	Credit Hours:	60 hours 4.0
Semester: THIRD SEMESTER	Pre-requisite:	Theoretical: Practical:	1 hours/week - 25% 3 hours/week - 75%
<p>Goal: This course is designed to provide the students with the basic knowledge of accounting procedures in partnership and other special accounts.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this module the students should be able to:</p> <ul style="list-style-type: none"> 1.0 Know changes in the constitution of partnerships and the accounting procedures. 2.0 Understand joint ventures accounts. 3.0 Understand Insurance claim s for losses. 4.0 Know Contract Accounts. 5.0 Understand containers Accounts. 6.0 Understand investments account. 7.0 Understand Bills of Exchange. 8.0 Understand Hire Purchase Accounts. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Know changes in the constitution of partnerships and the accounting procedures.						
1-2	<p>1.1 Make correct accounting entries in relation to changes in the constitution of a partnership resulting from either the admission of a new partners of the retirement of an existing partners.</p> <p>1.2 Identify the reasons that can lead to the dissolution of a partnership including the accounting treatment of the reserves arising from the revaluation of the partnership assets resulting therefrom.</p> <p>1.3 Make correct accounting entries with respect to partnership dissolution - realization account, partners capital account and the cash account on dissolution.</p> <p>1.4 Explain the methods of valuing goodwill and the various circumstances that may give rise to this valuation, including the ledger entries thereto.</p> <p>1.5 Explain the methods of amalgamating two or more partnerships.</p>	<p>(i) Explain changes in the constitution of partnerships and the accounting procedures.</p> <p>(ii) Prepare accounts that are related to dissolution of partnerships.</p> <p>(iii) Show the treatment of good will.</p>	Overhead projector Worked examples	<p>1. Explain their knowledge of changes in the constitution of partnership and accounting procedures.</p>	<p>Analyse the effect of changes in the conciliation of partnership.</p> <p>Organise the class into groups and lead them to explain the accounting procedure for such changes.</p> <p>Direct them to demonstrate the accounting treatment of good will using a spreadsheet</p>	<p>Flip chart.</p> <p>Spreadsheet.</p> <p>Accounting packages.</p>
General Objective 2: understand joint ventures accounts.						
3-4	<p>2.1 Explain the principles of Joint ventures in accounting.</p> <p>2.2 Prepare joint ventures accounts.</p>	<p>(i) Explain joint ventures and its relationship with partnership.</p> <p>(ii) Illustrate the preparation of joint ventures accounts.</p>	Overhead projector Worked examples	<p>1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase.</p> <p>2. Produce the format of each type of the accounts.</p>	<p>Lead the class to produce the following accounts: Joint Venture, Insurance Claim for losses, container account, Investment account, Bill of Exchange and Hire Purchase.</p> <p>Explain their accounting treatment.</p>	<p>Flip chart.</p> <p>Spreadsheet.</p> <p>Accounting packages.</p> <p>Case study exercises.</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: Understand Insurance claim's for losses.						
5-6	3.1 Compute Insurance claims in respect of the exact value of stock in trade destroyed by fire, loss of profits (e.g. consequential loss claims) arising from fire or kindred perils.	(i) Explain insurance claims due to destruction of stock or loss of profit. (ii) Compute insurance claims.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Lead the class to produce the following accounts: Joint Venture, Insurance Claim for losses, container account, Investment account, Bill of Exchange and Hire Purchase. Explain their accounting treatment.	Flip chart. Spreadsheet. Accounting packages. Case study exercises.
General Objective 4: Know Contract Accounts.						
7	4.1 Explain the different between long-term and short-term contracts. 4.2 State the generally accepted methods, of revenue recognition on long-term contracts. 4.3 Value work-in-progress on uncompleted contract for Balance Sheet purposes.	(i) Explain contract account and its preparation. (ii) Prepare contract accounts and show the value of work- in-progress in the balance sheet.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Produce from a given scenario using a computer spreadsheet a joint venture account	Flip chart. Spreadsheet. Accounting packages. Case study exercises.
General Objective 5: Understand containers Accounts						
8-9	5.1 Explain the methods of recording containers accounts.	(i) Demonstrate the preparation of containers accounts.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Produce from a given scenario using a computer spreadsheet a contrainers account. Explain their accounting treatment.	Flip chart. Spreadsheet. Accounting packages. Case study exercises.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6: Understand Investments account.						
10-11	6.1 Distinguish between quoted and unquoted investments. 6.2 Make correct ledger entries relating to purchase of investments, income from investment and sale of investment.	(i) Define investments. (ii) Prepare investment accounts.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Produce from a given scenario using a computer spreadsheet an investment account Explain their accounting treatment.	Flip chart. Spreadsheet. Accounting packages. Case study exercises.
General Objective 7: Understand Bills of Exchange.						
12-13	7.1 Define a bill of exchange. 7.1 Explain bills of exchange, IOU and promissory note transactions as they affect an organization. 7.2 Make correct ledger entries of bill of exchange transactions.	(i) Explain bills of exchange and make correct ledger entries.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Direct students to make entries in the ledger for Bills of Exchange transactions using an accounting package/spreadsheet. Explain their accounting treatment.	Flip chart. Spreadsheet. Accounting packages. Case study exercises.
General Objective 8: Understand Hire Purchase Accounts.						
14-15	8.1 Make correct entries in the books of the vendee and vendor. 8.2 Make correct ledger entries in the books of vendee. 8.3 Explain the methods of measuring closing debtors for balance sheet purposes. 8.4 Explain the methods used in the estimation of the provision for unrealized profits.	(i) Explain Hire Purchase transactions. (ii) Prepare hire purchase accounts.	Overhead projector Worked examples	1. Demonstrate their knowledge and accounting treatment of Joint Venture Account, Insurance Claim for losses, container accounts, Investment accounts, Bill of Exchange and Hire Purchase. 2. Produce the format of each type of the accounts.	Lead the class to produce the following accounts: Hire Purchase. Explain their accounting treatment.	Flip chart. Spreadsheet. Accounting packages. Case study exercises.

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
30%	%	30%	40%

Course: BUSINESS FINANCE I

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: BUSINESS FINANCE I	Code: BFN 211	Credit Hours:	2 hours
Semester: 3	Pre-requisite:	Theoretical:	1 hours/week - 50%
		Practical:	1 hours/week - 50%
Goal: To expose the student to the concepts and principles of Business Finance and their application to the business world.			
GENERAL OBJECTIVES:			
On completion of this course the student should be able to:			
1.0 Understand the nature and scope of finance.			
2.0 Know sources and Application of Funds			
3.0 Understand capital formation			
4.0 Know management of financial resources			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 .Understand the nature and scope of finance.						
1-3	1.1 Define the term finance 1.2 Explain its relationship to the various departments of an organization 1.3 Explain the contribution of business finance to the overall growth of an organization.	i. Lead the student to understand the meaning of finance. ii. Mention the fund raising and fund allocation functions of the financial manager. iii. Draw a chart to show the major divisions of an organization show how they interrelate with the finance division. iv. Emphasize on the importance of finance in the success of any organization.	Overhead projector Chart	Ability to analyze and compare the roles of finance managers in small, medium and large scale businesses. Ability to compare and contract the relationship of finance dept with other dept existing in a business organization.	Brief students on the completion of case study exercise. Group work and feed back to students	Outcome of case study placed on computers and internet.
General Objective 2:0 Know sources and Application of Funds.						
4-7	2.1 Describe the various types of funds 2.2 Explain the procedure for raising funds 2.3 Explain how the firms are managed with the funds raised.	i. State the various types of short-term and long term funds available to a business firm. ii. Describe the instruments used in raising the funds. iii. Discuss the various institutions from which funds can be raised. iv. Describe the various steps which the financial manager should take in raising fund for his firm. v. Discuss the administrative aspect of the allocation of funds for investment and other activities of the firm.	Overhead projector	Distinguish and appraise the various sources of short term, medium term and long term finance. Identify the institutions that provide these funds. Identify the processes for raising and in resting these funds by finance manager	Introduce students to group assignments and discussions. Brief students on group presentation. (3 weeks)	Internet research Assignment brief.
General Objective 3: 0 Understand capital formation						
8-11	3.1 Define term capital 3.2 Describe the various types of capitals: Fixed and circulating capital. 3.3 Explain the ways of measuring adequacy of capital 3.4 Describe capital formation	i. Lead the students to understand the basic differences between short term and long term capital funds. ii. Show the distinction between long term capital requirement needed to build up the productive base of a business firm and the recurrent capital needed for servicing the productive base. iii. Outline the constraints to the	Overhead projector	Ability to differentiate between fixed and circulating capital. Identify capital adequacy measuring techniques. Illustrate factors militating against capital formation in the economy.	Syndicate discussion and group exercise to be completed with correction and feed back to student (2 weeks)	Computers Video clips. Internet research.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.5 Describe the problems associated with capital formation in the economy.	acquisition of long term capital for building up the productive base of Nigerian economy.				
General Objective 4:0 Know management of financial resources						
12-15	4.1 Define the term financial resources 4.2 Describe how the various assets of a firm are managed. 4.3 Explain the 5C's of credit 4.4 Describe the types of bank credit 4.5 Explain the significance of bank credits to the growth of a firm.	i. Differentiate between financial resources and non financial resources ii. Mention the roles of non- financial managers in the management of the assets of a firm. iii. Emphasize the financial management functions. iv. Analyze bank credit obtainable from commercial banks and those from specialized banks. v. Emphasize the role of credit as the life wire of business and commercial activities.	Overhead projector	Illustrate the various assets and portfolio measurement techniques in business. Know the significance of credit rating an importance of bank credit to business finance	Group discussion students assignment (4 weeks)	Seminars Word processor. Internet research.

ASSESSMENT CRITERIA			
Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%

Course: BUSINESS RESEARCH METHODS

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: BUSINESS RESEARCH METHODS	Code: BFN 213	Credit Hours:	3.0 hours
Semester: THREE	Pre-requisite:	Theoretical:	2 hours/week - 50 %
		Practical:	1 hours/week - 50%
Goal: This course is designed to enable the student carry out independent Research project			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Know what research is and how to carry it out.			
2.0 Know the methodology applied to research.			
3.0 Know the various methods of data collection			
4.0 Know the various methods of processing data.			
5.0 Understand the presentation of research report			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1:0 Know what research is and how to carry it out						
1-3	<p>1.1 Define the following terms: Research, Scientific method theory, hypotheses.</p> <p>1.2 Describe various types of research e.g. descriptive, exploratory, casual, experimental and comparative.</p> <p>1.3 Explain the stages of a research:</p> <ul style="list-style-type: none"> - formulation of a research problem. - Hypothesis - Justification of the research - Data collection and analysis, Findings. 	<p>i. Lead the students to understand the significance of research.</p> <p>ii. Emphasize the meaning of research terms e.g. hypothesis etc.</p> <p>iii. Identify the various types of research</p> <p>iv. Elaborate the justification for formulation of research projects.</p>	Overhead projector	<p>Understand the following terminologies, Research, scientific method, theory and hypothesis.</p> <p>State and describe various types of research, descriptive, explanatory casual, experimental and comparative.</p> <p>Understand the stages of Research.</p> <p>Understand the use of results of research and the relevance in projection, growth and Development.</p>	<p>Should stimulate students to understand types, uses and importance of research.</p> <p>Explain the ingredients and materials of research and how they are collected.</p> <p>Lead students to understand the justification for formulation of research project. Design a project for students to learn and understand</p>	<p>Project brief</p> <p>Internet</p>
General Objective 2:0 Know the methodology applied to research.						
4-6	<p>2.1 Define sampling.</p> <p>2.2 Explain the two major methods of sampling.</p> <ul style="list-style-type: none"> a) Probability sampling e.g random, systematic stratified and clusters. b) Non-probability sampling e.g accidental, quotas, purposive. <p>2.3 Explain the uses of sampling in their disciplines.</p> <p>2.4 State the advantages of the various sampling methods.</p>	<p>i. Lead the students to understand what is sampling.</p> <p>ii. Ask students to mention sampling methods.</p> <p>iii. Discuss the advantages of sampling and sampling population</p>	Relevant text books Copies of research publications	<p>Understand sampling.</p> <p>Understand major methods of sampling</p> <p>Understand the uses of sampling</p> <p>Explain the advantages of sampling system.</p>	<p>Explain sampling to students.</p> <p>Assist students to generate data from simple and complex students.</p> <p>Lead students to understand the advantages of sampling.</p> <p>Students to investigate statistical functions of spreadsheets</p>	<p>Samples, data Research Publication</p> <p>Spreadsheets</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3:0 Know the various methods of data collection						
7-9	3.1 Define data. 3.2 State types of data: (a) Primary and (b) Secondary data 3.3 Explain the methods of collection of data e.g. observation, questionnaire, interview. 3.4 Describe how to design questionnaires for research in their disciplines. 3.5 Explain how to administer questionnaires and interview 3.6 Design sample questionnaires for research in their disciplines 3.7 Administer the questionnaires.	i. Illustrate the types of data available in research. ii. Identify the various methods of data collection. iii. Ask students to state how data is collected. iv. Illustrate how to design questionnaires. v. Elaborate essential elements in data collection design.	Relevant textbooks Charts and diagrams Statistical tables Sample questionnaires	Understand the definition of data. Understand the methods of collection of data Explain the design of questionnaire. Explain how interview are concluded and how questionnaire are administered.	Lead students to design questionnaire administer the questionnaire and generate date using a word processing package	Charts, Diagrams, Statistical table sample questionnaire. Word processor
General Objective 4:0 Know the various methods of processing data						
10-13	4.1 Explain organization of data. 4.1 Explain the grouping of data. 4.2 Explain tabulation of data. 4.3 Analyze the data result obtained. 4.4 Present the result of the analysis	i. Illustrate how data are collected and organized. ii. Elaborate on the methods of analyzing data. iii. Lead the students to understand the various methods of presenting data analysis	Overhead projector Examples of statistical tables	Explain and understand the following: - organizational data - data grouping - tabulation of data Analyze and interpret the results of data.	Explain to students methods of analyzing data. Provide students with some data for analysis and interpretation. Introduce statistical tables to students and teach them on how to use them. Ask them to analyse simple data using computer statistical package	Computer statistical package

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	General Objective 5:0 Understand the presentation of research reports					
7-9	5.1 Explain the general format of a research report, e.g. <ul style="list-style-type: none"> - Preliminaries e.g. preface and forward - Approval page - Title page - Dedication - Acknowledgement - Table of contents - List of illustrations e.g. maps/pictures, - Diagrams, figures and tables - Introduction - Aims and Objectives - Limitations and Delineations - Main text - Conclusions and Recommendations - The Appendix - Glossary - Bibliography/References 5.2 Explain the use of footnotes references and bibliography 5.3 Outline the use of abbreviations in citation	i. Lead the students to understand the format of a research report. ii. Illustrate the logical sequence of presenting the final research report. iii. Let the students know the require academic methods of presenting a report. iv. Discuss the significance of references and how to apply it v. Discuss final presentation.	Relevant textbooks. Sample research project reports. Charts diagrams Sample machines for binding printed jobs.	Understand the format of research report. Explain all the contents. Describe the details of the sequence of reports	Lead students to generate research report table. Explain each item of the table to student. Enable the students to understand the interpretation List illustration for students to understand. Report to be word processed and include evidence of using computer statistical package	Research Report Computer statistical package Internet

ASSESSMENT CRITERIA

Coursework 50%	Course test %	Practical 50%	Other (Examination/project/portfolio) %
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Competency: On completing the course, the student should be able to understand/estimate/define/etc....

Course: INTRODUCTION TO PUBLIC FINANCE

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: INTRODUCTION TO PUBLIC FINANCE	Code: BFN 216	Credit Hours: 45	3 hours
Semester: 3	Pre-requisite:	Theoretical:	2 hours/week - 67%
		Practical:	1 hours/week - 33%
<p>Goal: To expose students to the fundamentals of Government sources and uses of funds.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this course the students should be able to:</p> <ul style="list-style-type: none"> 1.0 Know the sources and uses of Government Revenue 2.0 Understand evolution of Public Finance 3.0 Understand the Nigerian Tax Structure and Administration 4.0 Know types of Government Budgeting 5.0 Know structure of Public Dept. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1:0 Know the sources and uses of Government Revenue						
1 - 3	1.1 Identify Local Government sources 1.2 Identify state Government revenue Sources 1.3 Identify and explain Federal Government Revenue Sources 1.4 Describe the present structure of revenue allocation formula in Nigeria	i. List the various sources of Government Revenue. ii. Explain the Revenue allocation principles. iii. Explain what constitutes government revenue at Local State and Federal levels.	Overhead projector	Analyze and understand sources of revenue of all the government tiers e.g. - Local government - State government - Federal government Analyze the components of revenue allocation formular in Nigeria. Describe the structure of revenue allocation formula in Nigeria.	Teach the students the various sources of revenue available to government at different levels. Explain the proportion of each source of revenue to each government . Conduct exercise for students to identify sources of revenue to all types of governments.	Case studies. Exercise Publication Journal. Internet
General Objective 2:0 Understand evolution of Public Finance						
4 - 7	2.1 Define Public Finance 2.2 Describe the History of Public Finance	i. Explain the evolution of public finance. ii. Define Public Finance	Overhead projector	Understand the details of Public Finance. Understand the history of Public Finance. Analyze the problems and management of Public Finance. Understand the components and stages of Public finance	Stimulate the students to understand the origin of Public Finance. Students to present assignment based on case study	Statements of accounts of 3 tier of government. Word processor Case study
General Objective 3: 0 Understand the Nigerian Tax Structure and Administration						
4 - 8	3.1 Define Taxation 3.2 Explain the features of a good tax system 3.3 Outline and explain types of taxes	i. Define Taxation ii. Explain the meaning of tax structure. iii. Explain Tax Eration and Tax	Overhead projector	Understand the concept of taxation. Describe the qualities of a good tax Explain the problems and management of taxes with	Lead students to understand a good tax system. Students to complete a case study to understand tax administration.	Publications of Fedral Inland Revenue Services (IRS) Data and statistics. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	in Nigeria 3.4 Explain the problems of tax Evasion and Tax avoidance.	Avoidance. iv. State the problems and the implications on Government Finance.		respect to avoidance and eration.		
General Objective 4: 0 Understand the Nigerian Tax Structure and Administration						
9 - 12	4.1 Define Budget 4.1 Distinguish between State, Federal and Local Government Budget.	i. Explain concepts of Budget	* Text books; Budget document of Federal, State and Local Government	Explain Budget Elaborate an the importance of budget. State and analyze the distinction between local state and federal government budget.	Direct students to produce a group presentation on the Nigerian Budget System	Budget document of Local, State and Federal Government. Word processor
General Objective 5: 0 Know structure of Public Dept						
13 - 15	5.1 Define Public debt 5.2 Explain the Structure; The growth and management of public debt in Nigeria. 5.3 State the importance and impact of Public Debt on the economy. 5.4 Analyze the problems and management of Public debt. 5.5 Explain the composition of Public debt.	i. Define Public Debt. ii. Describe how Public debts are managed. iii. Explain both internal and external debt.	* Text Books, Publications of Central Bank of Nigeria (CBN) and those of Debt Management - Office (DMO)	Explain and analyze Public debt. Understand the composition of Public debt. Analyses how Public debt is financed.	Direct students to: Describe how public debt is financed. Describe the importance of 98, Pairs club to Public debt in Nigeria. - In the form of a word processed report	CBN Annual Report copies of minutes of notable world bodies e.g. 98. Pairs club etc. Word processor

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: FINANCIAL INSTITUTION

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: FINANCIAL INSTITUTION	Code: BFN 212	Credit Hours:	30 2 hours
Semester: 3	Pre-requisite:	Theoretical: Practical:	1 hours/week - 50% 1 hours/week - 50%
<p>Goal: To enable the student acquire knowledge and understanding of the nature and functions of various forms of financial institutions operating in Nigeria and similar environments.</p> <p>GENERAL OBJECTIVES:</p> <p>On completion of this course the students should be able to:</p> <ul style="list-style-type: none"> 1.0 Know the economic significance of Financial Institutions 2.0 Know the nature, functions and significance of savings and investments 3.0 Know the structure, and statutory regulations of Financial Institutions 4.0 Understand the organizational and management problems associated with Financial Institutions 5.0 Know money and capital markets. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1.0 Know the economic significance of Financial Institutions						
1-3	1.1 Describe financial institutions 1.2 State and explain the major functions and the economic significance of financial institutions 1.3 Distinguish between the major activities of Financial institutions located in Nigerian environment and those in foreign countries. 1.4 State and explain the limiting and delimiting factors and regulations regulating the activities of Financial institutions in Nigeria.	i. Lead the students to the concept of financial, intermediation. ii. Explain the financial role of transferring funds from savings surplus to saving deficit economic units. iii. Differentiate between banks and non-banks financial institutions. iv. Show how the level of banking habit and savings habit as limiting factors.	Overhead projector	Analyze and clearly distinguish between roles of different financial institution to students. Show to students the regulatory bodies for specific financial institution	Brief the students to produce a word processed report on the products of each financial institution and the requirement for enjoying the services.	Financial instructions e.g. cheques Commercial papers, Treasury certificate case studies and video clips of operation in financial institutions. Word processor
General Objective 2.0 Know the nature, functions and significance of savings and investments						
4-6	2.1 Define investment 2.2 State and explain the relationship between savings and investments 2.3 State and explain the economic significance of savings and investments 2.4 State and explain the relationship between income, savings and investment.	i. Lead the students to appreciate that what is saved is what is invested. ii. how the analysis of income into consumption and savings. iii. Demonstrate the savings - investment relationship using activities of economic units is the immediate locality/environment. iv. Demonstrate the linkage between the level of investment to the level of productive activities.	Overhead projector	Understand the requirement for investments and savings. and the rewards of savings and investment. Analyze the role of investment managers and saving managers to customers.	Students to use a case study to: Explain the distinguishing features of investment and saving. Explain how financial institutions can facilitate savings and in restructure. Students to produce a short report	Use a projector case study Books, Journals Magazines table and formulators for appraising investment e.g. IRR. NPV Word processor
General Objective 3.0 Know the structure, and statutory regulations of Financial Institutions						
7-10	3.1 Describe the structure and the organizational set up of some major financial institutions. 3.2 State and explain the functions and the significance of the Central Bank, Commercial Banks and the	i. With the aid of an organizational chart, illustrate the structure of a typical commercial bank, Insurance company and development bank.	Overhead projector	Understand the role of Apex financial institution Central Bank, NDIC Exchange Commission federal	Enable students to understand the detailed operational responsibilities of financial institution.	Documentary Tapes of seminars Conference Cuttings From magazine and

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	<p>Merchant Banks. 3.3 Explain the relationship between the Central Bank and Commercial Banks. 3.4 State and explain the regulatory functions of the Central Bank of Nigeria. 3.5 Describe the structure and explain the statutory functions and the relationship between the following financial institutions:</p> <p>Central Banks Commercial Banks Mortgage Banks Savings Banks Community Banks, People's Bank Merchant Banks Insurance Companies Deposit Insurance Corporations Development Banks Credit Unions Cooperative Societies Provident funds/Trust Funds Traditional Financial Institutions International Financial Institutions etc.</p>	<p>ii. Distinguish between the retail banking function of commercial banks and the wholesale banking function of merchant banks. iii. Lead the students to understand the role of the Central bank as bankers bank, banker to the Government, financial adviser to Government and the regulator of all other financial institutions. iv. Explain how the Central Bank uses reserve requirements, open market operations, monetary policy circular letters etc. to regulate the operations of commercial banks.</p>		<p>Mortgage bank etc. Appreciate the relationship of these Apex financial institution to their respective members.</p>	<p>Group presentation on the importance of the financial institutions to the growth and development of Nigerian economy.</p>	<p>financial papers. Internet</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective: 4.0 Understand the organizational and management problems associated with Financial Institutions.						
11-13	4.1 Describe the capital structure of the Central Bank 4.2 Compare the capital structure of the Central Bank with those of the Commercial Banks, Merchant Banks, Development Banks and Mortgage Banks. 4.3 Identify and analyse management and organizational problems to Financial Institutions 4.4 State and explain the management and organizational problems of the defunct West African Currency Board.	i. Expose the students to the annual accounts of the Central bank and the published accounts of selected commercial, merchant and development bank. ii. Draw attention to the size of the equity capital of the Central bank in relation to the debt components of the capital structure. iii. Analyse the level of financial lever age of the various financial institutions.	Overhead projector	Ability to describe how important is central Bank to the federal Government of Nigeria and to the entire financial management of a country. Explain the components of capital structure of Central bank to student. Enable students to understand the management of organization.	Lead students to compare the balance sheet of commercial Bank to that of Central bank. Stimulate the students to use the acquired knowledge to understand Problems of financial institution. Group presentation and individual assignment	Generate case study based on Annual reports of CBN and End of year accounts of other financial institutions components of federal Mortgage Bank, mortgage institutions NDIC etc. Internet
General Objective: 5.0 Know money and capital markets						
14-15	5.1 Define money and capital markets 5.2 Distinguish between money and capital markets.	i. Discuss the major participants in the money market and capital market. ii. Mention the various types of short term and long term instruments dealt in both the money and capital markets.	Overhead projector	Understand the operation of money and capital markets. Understand the methods used in the markets. Understand the participants in the two markets Understand the roles of the markets to the economy	Lead the students to identify the instruments of the money and capital markets. Individual word processed assignment	Currency Share certificate Stock certificate, Dividend warrants Bank statement of customers. Word processor

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
25%	%	25%	50%

Course: BANKING LAWS & REGULATIONS

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: BANKING LAWS & REGULATIONS	Code: BFN 215	Credit Hours:	45 hours
Semester: 3	Pre-requisite:	Theoretical: Practical:	1 hours/week - 33% 2 hours/week - 67%
Goal: To enable students understand Banking Laws and regulations			
GENERAL OBJECTIVES:			
1. Understand the statutes and regulations governing the establishment of banks in Nigeria			
2. Understand the nature of negotiable instruments			
3. Understand aspects of law most relevant to everyday banking practice including in the cases of:			
(i) Death			
(ii) Bankruptcy			
(iii) Garnishes order			
(iv) Mental insanity			
(v) Insolvency of customers.			
4. Understand elementary aspects of the law relating to services to customers on guarantee, indemnity, bonds, etc.			
5. Understand the position of a bank as an agent			
6. Understand the principles of partnership and company law.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1.0 Understand the statutes and regulations governing the establishment of banks in Nigeria.						
1-2	<p>1.1 Explain Banking Act of 1952 and its subsequent amendments.</p> <p>1.2 Discuss the Central Bank of Nigeria Act of 1958</p> <p>1.3 Discuss the Nigerian Banking Act of 1969</p> <p>1.4 Discuss the Banks and other Financial Institutions Decree No. 25, 1991 (BOFID) and CBN decree No 24.</p> <p>1.5 Discuss the relationship of the CBN with respect to its control of commercial banks' activities.</p> <p>1.6 Analyse the effects of these regulations on the effective operations of the various banks.</p>	<p>i. Illustrate by examples the nature of Banking business before banking Act of 1952.</p> <p>ii. Emphasize the importance of the banking amendment Act of 1958 and the CBN Act.</p> <p>iii. Elaborate on the provision of Banking Acts of 1969 CBN Decree No 24 and an (BOF.D) No 25 of 1991.</p> <p>iv. Emphasize the measure of controls on Banks by the CBN.</p> <p>v. Discuss the effectiveness of Banking regulations by CBN and give examples</p>	<p>Overhead projector</p> <p>Examples</p>	<p>1.1 To analyze and compare the affects of statutes and regulations of the banking industry.</p> <p>1.2 To know the affects of the principal acts and decrees of CBN, BOFID etc. on banking activities and its impact on the economy.</p>	<p>Cite the relevant aspects of the laws and ask students to get copies on their own. Give assignment to test them in this regard.</p> <p>Short word processed report</p>	<p>* Relevant textbook on banking and finance.</p> <p>* Sample copies of banking Acts of 1952, 1969, NDIC and Decree 24 of BOFID.</p> <p>* Sample copies of the relevant CBN, NDIC Acts and Decrees.</p> <p>* Projectors and charts Word processor</p>
General Objective 2.0 Understand the nature of negotiable instruments						
3-4	<p>2.1 Define a negotiable instrument</p> <p>2.2 Explain attributes of negotiable instruments</p> <p>2.3 Explain drawing, issue, negotiation, collection, acceptance and payment of both bills of exchange/cheques and promissory notes.</p> <p>2.4 Explain rules governing clearing, local and state clearing.</p> <p>2.5 Discuss crossings and countermand of payments by cheques.</p> <p>2.6 Discuss the Bills of Exchange Act, Caption 35 of 1890.</p>	<p>i. Identify negotiable instruments and discuss their characteristics</p> <p>ii. Emphasize how negotiable instruments acquire the quantities of negotiability.</p> <p>iii. Lead students by illustrating the drawing issuing, of Bills of exchanging</p> <p>iv. Give blackboard example of drawing of cheques.</p> <p>iv. Lead students with examples on the different</p>	<p>Overhead projector</p> <p>Examples</p>	<p>1.1 Students to know what negotiable instruments are and the basic characteristics/qualities of negotiable instrument.</p> <p>1.2 Give examples and draw the specimen of them e.g. cheques, promissory notes, bills of exchange etc.</p> <p>1.3 To know that negotiable instrument in the basic tool used in banking transactions.</p>	<p>Students to produce a short report describing the scope and nature of negotiable instruments</p>	<p>* Relevant textbook on banking and finance.</p> <p>* Sample copies of banking Acts of 1952, 1969, NDIC and Decree 24 of BOFID.</p> <p>* Sample copies of the relevant CBN, NDIC Acts and Decrees.</p> <p>* Projectors and</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
		parties to a Bill of Exchange. v. Illustrate the advantages is of crossing cheques. vi. Discuss the rules governing the clearing of local and inter-state cheques.				charts Word processor
General Objective 3.0 Understand aspects of law most relevant to everyday banking practice including in the cases of: (i) death; (ii) bankruptcy; (iii) garnishes order; (iv) mental insanity; (v) insolvency of customers						
5-6	3.1 Discuss legal requirement of the banker when his. customer is dead, bankrupt, mentally incapacitated; when his customer is insolvent as well as the action of the banker when there is a garnishes order on his customers	i. Lead students to understand that when an intervening event curve in the normal life of a customer certain action have to be taken by the Banker as a result of "Operation of law" ii. Illustrate such intervening events such as customers death, Bankruptcy, mental disorder. iii. Let the students know that on the occurrence of the event the customer lacks "contractual capacity" iv. Garnished orders by courts law to be obeyed.	Overhead projector Examples	1.1 To know the effects and actions to take by bankers when intervening events as mentioned happened.	Group seminar to explain the concepts of death, garnished orders, bankruptcy etc to students and the importance and effects of them.	* Relevant textbook on banking and finance. * Sample copies of banking Acts of 1952, 1969, NDIC and Decree 24 of BOFID. * Sample copies of the relevant CBN, NDIC Acts and Decrees. * Projectors and charts Research case examples on internet
General Objective: 4.0 Understand elementary aspects of the law relating to services to customers on guarantee, indemnity, bonds, etc.						
7-8	4.1 Define a guarantee 4.2 Explain the essential ingredients of a contract of guarantee. 4.3 Explain how a guarantee is determined.	i. Lead the students by illustration of a guarantee and indemnity. ii. Discuss the differences iii. Discuss determination of indemnity and	Overhead projector Examples	1.1 To know what guarantee is all about, its usefulness and importance to the banker and the customer.	Students to explain contract of guarantee and indemnity as a group presentation Including the important clauses normally included	* Relevant textbooks, * Sample standard guarantee forms or agreements.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
		Guarantee. Give examples.			in guarantee form for bankers protection	* Illustrative charts & diagrams.
General Objective: 5.0 Understand the position of a bank as an agent						
9-12	5.1 Define agency 5.2 Discuss how agency is created and terminated. 5.2 Explain the position of bankers as agents.	i. Elaborate the essential element of Agency relationship. ii. Identify the position of the "Principal " and the Agent in the relationship. iii. Illustrate how banks become Agents of Customers. iv. Emphasize the creation and termination of Agency	Overhead projector Examples	1.1 To know the importance of the law of agency banker/customer relationship. What actions and protections are available to bankers acting as agents and how can it be determined.	Students to produce a short discussion brief to explain the law of agency, the role of principals and agents. Students to draw diagrams to illustrate.	* Relevant textbooks, * Sample standard guarantee forms or agreements. * Illustrative charts & diagrams Flipchart
General Objective: 6.0 Understand the principles of partnership and company law.						
13-15	6.1 Define partnership 6.2 Discuss the distinguishing features of partnership 6.3 Explain the formation and dissolution of partnership 6.4 Discuss the relationship of partnership to one another and to third parties. 6.5 Compare companies and partnerships 6.6 Discuss the borrowing powers of companies 6.7 Discuss the winding-up of companies.	i. Emphasize the nature of partnership business. ii. Elaborate the contractual nature of the formation of Partnership and the "Agency" relationship in the conduct of Partnership business. iii. Discuss Partnership Act of 1890. iv. Lead students with examples of nature of company incorporation and winding up. v. Dissolution of Partnerships.	Overhead projector Examples	1.1 To know the importance of partnership and company laws. To know how they are formed and its importance to bankers	Group research report explaining the laws of partnership, company etc and the relevant documents usually requested by bankers. Cite relevant provisions of the laws in CAMA 1990 and Partnership Act 1890	* Relevant textbooks, * Sample standard guarantee forms or agreements. * Illustrative charts & diagrams. Word processor Internet

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: BUSINESS STATISTICS I

PROGRAMME: ND BUSINESS ADMIN			
Course: BUSINESS STATISTICS I	Code: BAM 212	Credit Hours:	hours 3
Semester: ONE	Pre-requisite:	Theoretical:	2 hours/week - %
		Practical:	1 hours/week - %
Course main Aim/Goal			
This course is designed to introduce the student to the nature and uses of elementary statistical data and techniques.			
General Objectives:			
<ol style="list-style-type: none">1. Understand the nature of statistical data and their importance2. Know the problems of collection of statistical data3. Understand basic sampling methods.4. Understand the organisation of statistical data5. Understand the analysis of statistical data6. Understand the elementary concepts of probability distributions.7. Understand the uses of regression and correlation analysis.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the nature of statistical data and their importance						
1	1.1 Explain what is meant by Statistics. 1.2 Explain the uses of statistics. 1.3 Identify the importance of statistical data.	<ul style="list-style-type: none"> • Explain statistics and its uses. • Explain statistical data and its importance. 	Textbooks	Explain the uses of statistics. Identify the importance of statistical data.	Guidance on the use and importance of statistics in business.	Internet based research - recent statistics
General Objective 2: Know the problems of collection of statistical data						
2-3	2.1 Enumerate the reasons for collection of data. 2.2 Identify sources of data. 2.3 Explain the methods of data collection. 2.4 Design questionnaires 2.5 Identify the problems and types of errors that arise in data collection.	<ul style="list-style-type: none"> • Explain the sources and methods of data collection. • Guide students in designing questionnaire. • Explain problems and errors associated with data collection. 	Textbooks	Design questionnaire for gathering information on simple business variables.	Guide students to prepare a questionnaire.	Business scenario - use of a services or shopping facility - design a questionnaire
General Objective 3: Understand basic sampling methods.						
4-5	3.1 Define sample and population 3.2 Explain the advantages of sample 3.3 Explain the random table. 3.4 Explain probability and non-probability sampling 3.5 Explain simple random sampling. 3.6 Explain stratified sampling 3.7 Apply the above sampling methods to simple problems.	<ul style="list-style-type: none"> • Distinguish a sample from a population. • Explain the advantages and disadvantages of sampling. • Explain types of sampling. • iv. Solve problems in sampling 	Textbooks Random Number table.	Apply sampling techniques in solving business problem.	Guide students in using various sampling techniques.	Internet based business problem in Nigeria - statistics and use of sampling Questions
General Objective 4: Understand the organization of statistical data						
6 -7	4.1 Construct frequency distribution. (i) Construct pie chart	<ul style="list-style-type: none"> • Construct a frequency distribution table. • Demonstrate how to construct a pie chart, bar charts, histogram and frequency polygon 	Textbooks Mathematical sets Graph paper Colour pencils	Construct frequency distribution table. Construct various charts: pie, bar, histogram, frequency polygon.	Guide the students to construct various charts.	Textbooks, Mathematical set, Graph paper, Coloured paints.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	(ii) Construct bar charts. (iii) Construct histogram. (iv) Construct frequency Polygon.	<ul style="list-style-type: none"> • Explain their application and uses. • Conduct test. 				
General Objective 5: Understand the analysis of statistical data						
8-9	<p>5.1 Explain the measures of location e.g.</p> <p>i) Arithmetic Mean ii) Geometric Mean iii) Mode iv) Median</p> <p>5.2 Compute the above measures of location.</p> <p>5.3 Define the measures of:</p> <p>i) Variability ii) Mean Deviation iii) Variance iv) Standard Deviation v) Co-efficient of Variation</p> <p>5.4 Explain the significance of the measures in 5.3 above .</p>	<ul style="list-style-type: none"> • Explain in details: <ul style="list-style-type: none"> a. measures of central tendency b. measures of location, and c. measure of dispersion • Solve problems involving the above. 	Textbooks Calculators	<p>Compute business variables involving - measures of central tendency.</p> <p>Measures of dispersion.</p>	<p>Guide the students to compute measures of central funding and dispersion.</p> <p>Questions and Answers involving measures of location</p>	<p>Textbooks Calculator</p> <p>Questions and Answers for students.</p> <p>Business situations</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6: Understand the elementary concepts of probability distributions.						
10-11	<p>6.1 Define</p> <p>i) Set ii) Sub-set iii) Union iv) Intersection v) Complement of set</p> <p>6.2 Explain the application of venn diagrams.</p> <p>6.3 Explain the basic ideas of:</p> <p>i) Probability ii) Sample space iii) Events</p> <p>6.4 Define:</p> <p>i) Independent events ii) Dependent events iii) Mutually exclusive events.</p> <p>6.5 Explain the:</p> <p>i) Additional Law ii) Multiplication Law</p>	<ul style="list-style-type: none"> • Explain set and its properties. • Explain the application of Venn diagrams • Explain the concept of probability and its laws. • Explain binomial, poisson and normal distribution given relevant formulae. • Solve problems involving 'iv' above (i) vi. Give Assignment. 	<p>1) Textbooks. 2) Statistical 3) Tables</p>	<p>Compute business variables involving binomial poisson and normal distribution</p>	<p>Guide the student to compute business variable using binomial, poisson and normal distribution,</p> <p>Questions and Answers for students.</p> <p>Business situations</p>	<p>Textbooks, Statistical tables Internet research</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	6.6 Explain the basic ideas of probability distributions Independent events e.g. Binomial, Poisson and normal distributions. 6.7 Solve simple problems using "6.6" above					
General Objective 7: Understand the uses of regression and correlation analysis						
12-15	7.1 Explain the meaning of simple linear regression problems. 7.2 Construct scatter diagram. 7.3 Draw i) Regression line by free-hand method. ii) Obtain regression equation for the regression line in 7.3 (i) above 7.4 Explain method of least square regression. 7.5 Solve normal equations to get regression equation. 7.6 Predict dependent variable of regression equations. 7.7 Explain the idea of correlation analysis. 7.8 Explain the relationship between regression and correlation. 7.9 Explain the properties of	<ul style="list-style-type: none"> • Explain and solve problems in regression analysis. • Explain and solve problems in correlation analysis. • Differentiate between Regression and correlation. • Construct a scatter diagram and identify properties therein • Conduct test. 	1) Textbooks 2) Graph papers	Construct scatter diagram. Solve normal equation to get regression equation. Calculate time series by: (i) isolation of trend by many average. Least square method.	Guidance for students in applying regression analysis to business problems. Advice on the relationship between regression and correlation	Questions and Answers for students. Business situations

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	correlation co-efficient. 7.10 Explain the limitation of regression analysis. 7.11 Calculate time series by: i) Isolation of trend by moving averages ii) Least square method.					

ASSESSMENT CRITERIA

Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: PRACTICE OF ENTREPRENEURSHIP

PROGRAMME: ND BUSINESS ADMIN AND MANAGEMENT			
Course: PRACTICE OF ENTREPRENEURSHIP	Code: BAM 216	Credit Hours:	3 hours
Semester: ONE	Pre-requisite:	Theoretical:	1 hours/week - %
		Practical:	2 hours/week - %
Course main Aim/Goal			
This course is designed to equip the student with necessary entrepreneurial skills for self-employment of management.			
General Objectives:			
On completion of the course, the student should be able to:			
<ol style="list-style-type: none"> 1. Understand the roles of entrepreneurship in the development of the Economy 2. Know the levels of aspiration, perseverance and personal efficacy of an entrepreneur. 3. Understand the various existing industry and support agencies in Nigeria. 4. Know the functions of Management and the roles of a manager in an enterprise. 5. Understand the strategies for consolidation and expansion of business enterprises. 6. Understand the practical aspect of running a business. 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the roles of entrepreneurship in the development of the Economy						
1-2	1.1 Explain the philosophy, values, scope, need and characteristics of entrepreneurship. 1.2 Explain the profiles of local entrepreneurs. 1.3 Identify dangers of over reliance on wage/employment. 1.4 Evaluate the advantages of self employment in an environment	<ul style="list-style-type: none"> • Explain entrepreneurship, its features and profiles of local entrepreneurs. • Explain the advantages of self-employment and the consequence of over reliance on wage employment. 	Textbooks	Explain the profiles of local entrepreneurs. Identify dangers of over reliance on wage/employment. Evaluate the advantages of self employment in an environment	Guidance on the location and development of local industry and commerce. Identify local entrepreneurs and examples of successful self employment. Establish groups of three or four students to survey and interview entrepreneurs or self employed persons.	Guest speakers Internet and relevant websites
General Objective 2: Know the levels of aspiration perseverance and personal efficacy of an entrepreneur						
3-4	2.1 Demonstrate high sense of innovation, creativity and independence. 2.2 Explain the process of acquiring high sense of information seeking and ability in operating enterprise. 2.3 Identify various risks and remedies involved in operating an enterprise. 2.4 Evaluate pilot projects considering resource, time, personnel, equipment, money, materials, etc. 2.5 Demonstrate leadership and leadership skills by mobilizing resources for establishing an enterprise. 2.6 Demonstrate high level problem solving techniques in overcoming internal and external constraints. 2.7 Explain how entrepreneurs can contribute through their productivity to the industrial and	<ul style="list-style-type: none"> • Explain the aspiration determination and efficiency of an entrepreneur. • Guide students to evaluate 	Textbooks	Evaluate a project considering its resources; management of time, personnel, equipment and money. Explain contribution to economic development. Explain constraints and problems solving techniques.	Guide student to visit a successful enterprise and evaluate its resources; time, 'personnel, equipment, and financial management, to identify its contribution to the economy, its internal and external constraints on the available problem solving techniques.	An enterprise Text books Internet and relevant websites Internet and relevant websites

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	economic development of Nigeria. 2.8 Explain the spirit of Achievement Motivation Test (A.M.T.)					
General Objective 3: Understand the various existing industries and support agencies in Nigeria						
5-6	3.1 Explain industry/support agencies 3.2 Explain the nature, types of materials used in both manufacturing and service industries. 3.3 Explain the types and sources of plants and machinery used in small scale industries. 3.4 Explain the various information and assistance for vital areas like finance, registration, project selection, training, marketing, research, quality control, raw materials, patent information, etc. 3.5 Explain environmental factors associated with Industrial and economic development in Nigeria. 3.6 Identify business opportunities (SWOT Analysis) 3.7 Conduct a market survey and establish the demand/supply gap. 3.8 Select the most viable venture to establish.	Explain industry and support agencies. Explain the nature, types and sources of materials, machineries and information inputs used in small scale industry. Guide students to identify business opportunities using SWOT analysis. Lead students to conduct market survey to enable them select the most viable business venture. Invite a successful entrepreneur to give a talk.	1) Textbooks 2) Visitation	Explain the types and sources of plants and machinery used in small scale industries (SMIs), nature and types of materials input and information to marked and financial assistance. Explain business opportunities (SWOT Analysis). Conduct a market survey - demand and supply	Guide students to visit websites to identify types and sources of machinery and plants, materials inputs for SMIs, information and assistance for finance, market etc. Guide student to identify business opportunities using SWOT analysis. Guide students to conduct market survey to enable them select the most viable business venture. Invite a successful entrepreneur to give a talk.	Computer and accessories with Internet Connection Entrepreneur Text book

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4: Know the functions of management and the roles of a manager in an enterprise.						
7-9	<p>4.1 Explain the functions of management and a manager.</p> <p>4.2 Design an appropriate management structure for an enterprise, as in 3.8 above.</p> <p>4.3 Explain the communication process in the management of an enterprise.</p> <p>4.4 Explain the techniques and skills of:</p> <p style="padding-left: 40px;">i. Planning</p> <p style="padding-left: 40px;">ii. Organizing</p> <p style="padding-left: 40px;">iii. Staffing</p> <p style="padding-left: 40px;">iv. Leading</p> <p style="padding-left: 40px;">v. Controlling</p> <p>4.5 Explain the techniques of marketing, production and financial management in an enterprise.</p> <p>4.6 Explain the principles of record keeping, auditing and taxation.</p>	<ul style="list-style-type: none"> • Explain the functions, techniques and skill of management. • Draw a Management structure to suite the viable project selected in 3.8 above. • Explain the techniques of the functional areas of management. • Explain the principles of record keeping, auditing and taxation. • Conduct test. 	<p>1) Textbooks</p> <p>2) Specimen of record</p>	<p>Explain appropriate organogram for a small scale enterprise.</p> <p>Explain computer net-working and communication process in the management of an enterprise.</p> <p>Explain the technique and skills of Business Planning, Business Positioning staff controlling etc. and then importance to sustainable business venture.</p>	<p>Guide student to draw an organogram to suite the selected business venture</p> <p>Demonstrate the techniques and skills of communication process in the management of the selected business venture, using computer net working of not less than 3 computers.</p> <p>Demonstrate, using appropriate application packages, techniques and skills of:</p> <p style="padding-left: 20px;">Business planning</p> <p style="padding-left: 20px;">Business positioning</p> <p style="padding-left: 20px;">Business scheduling</p> <p style="padding-left: 20px;">Staff & Staff tracking, etc. and explain their importance to sustainable business venture.</p>	<p>Black board and Cardboard</p> <p>Minimum of 3 sets of Computers with</p>
General Objective 5: Understand the strategies for consolidation and expansion of a business enterprise.						
10-12	<p>5.1 Explain the justification for business diversification and expansion.</p> <p>5.2 Explain the process of growth, diversification and expansion in an enterprise.</p> <p>5.3 Evaluate the strategies for consolidation and expansion of business ventures.</p> <p>5.4 Explain the various types of</p>	<ul style="list-style-type: none"> • Explain the concept of strategy and its types. • Access the strategies for consolidation and expansion of business ventures. • Explain the various types of enterprises and their mode of operation. • Explain the 	<p>1) Textbooks</p>	<p>Explain the justification for business diversification and expansion.</p> <p>Explain the process of growth, diversification and expansion in an enterprise.</p> <p>Evaluate the strategies for consolidation and expansion of business ventures.</p> <p>Explain the various types of</p>	<p>Guide students on the various types of business enterprise.</p> <p>Use a case study history of the development of a Nigerian business to show the stages of growth, diversification and development. Focus on the brewing industry and the need to</p>	<p>Internet and relevant websites</p> <p>Case histories and reference to successful Nigerian businesses.</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	enterprise - corporations, partnership, co-operatives and sole-proprietorship in Nigeria. 5.5 Explain the characteristics of franchise, license and patent systems of enterprise. 5.6 Explain how Multi-National companies operate.	characteristics of franchise licensing and patent. • conduct test.		enterprise - corporations, partnership, co-operatives and sole-proprietorship in Nigeria.	diversify. Working in pairs the students must analyse a particular business organisation and suggest possible solutions relating to growth and the influence of multi national organisations. Examine franchises and licence arrangements.	
General Objective 6: Understand the practical aspects of running a business						
13-15	6.1 Identify a suitable industrial firm and undertake a practical attachment for two weeks. 6.2 Prepare a modest report regarding the experience and gains of the industrial attachment. 6.3 Prepare a detailed business plan indicating clearly the background of the project, the marketing analysis and the financial assessment of the proposed enterprise.	• Organize and prepare students towards 2 week attachment during the first semester holidays.		Identify a suitable industry and under take a practical attachment for 4 weeks. Prepare a modest report regarding the experience and gains of industrial attachment.	Organise and prepare students towards four (4) week attachment during the 3 rd semester holidays. Guide student to prepare a report on the experience of his industrial attachment using computer and appropriate application packages.	* Local Industry * Computer and accessories * Lotus 123 * Dbase * Spreadsheet * Power Point * LCD Projector * Text books * Journals.

ASSESSMENT CRITERIA

Coursework	Course test	Practical	Other (Examination/project/portfolio)
50%	25%	25%	%

Competency: On completing the course, the student should be able to understand/estimate/define/etc....

Semester 4

Course: FINANCIAL ACCOUNTING II

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: FINANCIAL ACCOUNTING II	Code: ACC 221	Credit Hours:	60hours 4.0 Units
Semester: FOURTH SEMESTER	Pre-requisite: ACC 211	Theoretical: Practical:	1 hours/week - 25% 3 hours/week - 75%
Goal: To further develop students knowledge and understanding of the procedures and methods for preparing company financial statements.			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Understand the Accounts and records of limited liability companies.			
2.0 Understand Branch Accounts.			
3.0 Understand Consignment/goods on sale or return.			
4.0 Know royalties accounts.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the Accounts and records of limited liability companies.						
1-4	<p>1.1 Explain the general principles of company law relating specifically to company formation, status, types, distinct from sole trader and partnership.</p> <p>1.2 Explain the details in a memorandum and articles of association.</p> <p>1.3 Define the statutory books as required by the Company Act.</p> <p>1.4 Explain the rights and obligations of shareholders including the limit of their liability on their share holding.</p> <p>1.5 Make correct journal and ledger entries relating to the issue of the different types of share capital, ordinary or preference shares.</p> <p>1.6 Explain the circumstances in which a company may issue shares at a premium or a discount, and make correct journal and ledger entries.</p> <p>1.7 Make correct accounting entries relating to changes in the capital structure of a company including capital reduction, forfeiture surrenders, transfers and redemption of preference shares.</p> <p>1.8 Explain in relation to debentures the different methods of accounting for their issues, either at a premium or at a discount.</p> <p>1.9 Explain the methods of redeeming debentures including the sinking fund method.</p>	<p>(i) Explain limited liability companies.</p> <p>(ii) State the requirements of Company's Act.</p> <p>(iii) Show how issue of shares are recorded in the journals and posted to accounts in the ledger.</p> <p>(iv) Illustrate issue and redemption of debentures.</p> <p>(v) Show the preparation of final accounts of Limited Liability Companies in Vertical form.</p>	<p>Overhead projector</p> <p>Worked examples</p>	<p>1. Demonstrate their understanding of accounts and records of limited liability companies.</p> <p>2. Prepare the final accounts of limited liability companies in vertical form.</p>	<p>Lead the students to investigate the accounts of limited liability companies with respect to the legal provisions.</p> <p>Investigate the effects of Accounting standards on such accounts.</p> <p>Using a spreadsheet or accounting package produce final accounts using case study examples</p>	<p>Internet</p> <p>Chart</p> <p>Accounting package/ spreadsheet.</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	1.10 Explain the reasons for creating the capital redemption reserve fund in relation to the redemption of preference shares, and the uses to which the fund may be put. 1.11 Identify the ways and methods of appropriating corporate profits and the legal consideration underlying the methods in use. 1.12 Prepare final accounts of Limited Liability Companies. 1.13 Explain the different methods of converting a partnership to Limited Liability Company.					
General Objective 2: Understand Branch Accounts.						
5-8	2.1 Define Branch Accounts. 2.2 Make correct ledger entries relating to branch transactions and head offices. 2.3 Explain the methods of valuing stock-in-trade transferred from head office to branch or branch to branch. 2.4 Explain the conversion and principles adopted in dealing with variations in the foreign exchange rates, and the gains or losses arising therefrom.	(i) Explain branch accounts and the treatment of the transactions in the ledger of the head office and the branch.	Overhead projector	1. Demonstrate their understanding of Branch accounts, consignment/goods on sale or return and royalties accounts. 2. Prepare the format of such accounts.	Lead the students to prepare Branch accounts, consignment/goods on sale or return and royalties accounts using case study exercise.	Flipcharts Spreadsheet Accounting packages. Case study exercise.
General Objective 3: Understand consignment/goods on sale or return.						
9-12	3.1 Explain the relationship between the consignor and consignee. 3.2 Make correct account entries of consignment transactions from the point of view of the consignor and the consignee.	(i) Discuss consignment/goods on sales or return as it affects the consignor and the consignee. (ii) Prepare ledger accounts of the consignor and the consignee.	Overhead projector Worked examples	1. Demonstrate their understanding of Branch accounts, consignment/goods on sale or return and royalties accounts. 2. Prepare the format of such accounts.	Lead the students to prepare Branch accounts, consignment/goods on sale or return and royalties accounts using case study exercise.	Flipcharts Spreadsheet Accounting packages. Case study exercise.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4: Know royalties accounts.						
13-15	4.1 Distinguish between the different types of royalties and sub-royalties. 4.2 Make correct ledger entries in respect of minimum rent for any period exceeding royalty rent. 4.3 Define short workings. 4.4 Make correct ledger entries in respect of short working accounts, landlord's account and the calculation of royalties receivable/payable.	(i) Explain royalties and sub-royalties. (ii) Prepare royalty accounts.	Overhead projector Worked examples	1. Demonstrate their understanding of Branch accounts, consignment/goods on sale or return and royalties accounts. 2. Prepare the format of such accounts.	Lead the students to prepare Branch accounts, consignment/goods on sale or return and royalties accounts using case study exercise.	Flipcharts Spreadsheet Accounting packages. Case study exercise.

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: BUSINESS FINANCE II

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: BUSINESS FINANCE II	Code: BFN 221	Credit Hours:	2 hours
Semester: 4	Pre-requisite:	Theoretical:	1 hours/week - 50%
		Practical:	1 hours/week - 50%
Goal: To further develop the students knowledge of the concepts and principles of Business Finance and their application to the business world			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Understand Financial Markets			
2.0 Know Stock Exchange			
3.0 Understand Financial analysis and Capital budgeting			
4.0 Understand measurement of risks and portfolio.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 Understand Financial Markets						
1-3	1.1 Define the term financial market 1.2 Describe the various financial markets 1.3 Explain the structure of the various financial markets 1.4 Describe the functions of such markets	i. Analyze financial markets into money market and capital market and discuss their structures. ii. Mention the institutions involved in channeling resources from savings surplus to savings deficit units. iii. Emphasize on the financial intermediation functions of the institutions	Overhead projector Charts	Ability to: Explain the components of money and capital markets. Describe the institutions and instruments of the money and capital markets' Explain the institutions, process and functions of financial intermediation.	Brief students on completion of case study to be submitted within 3 weeks Encourage students on group work. Case study to be completed using a wordprocessor	Case study placed in internet. Word processor
General Objective 2:0 Know Stock Exchange						
4-7	2.1 Trace the history of the Stock Exchange 2.2 Explain who are the members: ordinary jobbers and brokers 2.3 Describe the functions of the Stock Exchange 2.4 Explain the uses of the stock exchange reports 2.5 Compare the Nigerian Stock Exchange, New York and Tokyo Stock Exchange.	i. Distinguish between the primary and secondary market. ii. Expose the students to the concepts of the stock exchange as an association of members operating under a set of rules and regulations. iii. Emphasize on the distinction between a broker and a jobber/dealer. iv. Use financial news paper to show the reporting of transactions on the stock exchange. v. Mention the areas in which the Nigerian stock exchange has not developed to the standards of New York and Tokyo exchanges.	Overhead projector Financial newspaper	Ability to: Explain the concept of stock exchange and identify the jobbers and brokering functions. Explain the functions of stock exchange and the interpretation and uses of sock exchange reports. Compare the Nigerian stock exchange with the New York exchange with the New York and Tokyo stock exchange.	Introduce students to gathering and analyzing financial reports. A word processed group assignment to be submitted within (4 weeks)	Computers, Internet, Video clips, financial Report. Weekly publication of the Nigerian Stock exchange. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: 0 Understand Financial analysis						
8-11	3.1 Define the term financial analysis 3.2 Explain the various tools in financial analysis; use of ratios and capital gearing 3.3 Describe the various ratios used in financial analysis 3.4 Explain capital gearing as a tool in financial analysis 3.5 Define the term capital budgeting 3.6 Discuss various techniques of capital budgeting 3.7 Explain the implications of capital budgeting in project evaluation and selection.	i. Use published financial statement viz profit and loss account and balance sheet of a typical company to extract figures for computation of ratios. ii. Analyze the ratios into liquidity, leverage, activity and profitability ratios. iii. Emphasize on the importance of the profitability ratio as the final index of business success. iv. Show how capital budgeting techniques can be used to determine the acceptability of independent project proposal. v. Show how to use the technique to choose among mutually exclusive proposals	Overhead projector Worked examples	Ability to: Explain the various tools of financial analysis and demonstrate the use of ratios and capital gearing as techniques of financial analysis. Understand the term capital budgeting; and discuss the techniques of capital budgeting. Analyze the implication of capital budgeting in project evaluation and selection.	Students to analyse the accounts of 2 different companies presenting the findings in tabular spreadsheet format.	Internet Published accounts Spreadsheet
General Objective 4: 0 Understand Measurement of risk and portfolio						
12-15	4.1 Define the term risk 4.1 Explain the various types of risks 4.2 Describe the measurement of the various types of risks used in portfolio management 4.3 Explain the process of risk management	i. Give emphasis on the concept of risk as the probability that a prediction will turn to be wrong. ii. Demonstrate the statistical measures of risk, viz: standard deviation, variance etc. iii. Discuss minimization of risk through diversification. iv. Explain the offset on diversification of different	Overhead projector	Identify and define the types of risks, and how risks are measured in business. Elaborate the procedure of risk measurement and avoidance in business organization. Know the application of some statistics techniques such as, standard deviation, variance etc in risk management.	Brief the student on the completion of case study to submitted and assessed within 4 weeks. Report to be word processed	Computers financial reports and publications of risk. Rating agencies. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	4.4 State and explain the procedures for risk measurement 4.5 Explain how to avoid undesirable risks in portfolio management.	levels of correlation among returns of different securities				

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
30%	%	30%	40%

Course: COMPARATIVE BANKING SYSTEM

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: COMPARATIVE BANKING SYSTEM	Code: BFN 226	Credit Hours:	2.0 hours
Semester: FOURTH SEMESTER	Pre-requisite:	Theoretical:	1 hours/week - 50%
		Practical:	1 hours/week - 50%
Goal: To acquaint the student with different banking system in the world			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Understand the Nigerian Banking System			
2.0 Understand the U.S.A. British Banking System			
3.0 Understand Islamic Banking System			
4.0 Understand the various modes of Banking			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 Understand the Nigerian Banking System						
1-4	<p>1.1 State the history and development of banking in Nigeria.</p> <p>1.2 State the functions of the CBN and its relationship with commercial banks, Federal and State governments.</p> <p>1.3 Describe the control of CBN over banking activities in Nigeria.</p> <p>1.4 Explain the instruments used by CBN to control Banking activities</p> <p>1.5 Explain the various types of banking institutions in Nigeria.</p>	<p>i. Lead the student in examining and evolution of banking from colonial period to date.</p> <p>ii. Provide clearly the functions and the forms of relationship that exist among the banks.</p> <p>iii. Lead the student in examining the role of CBN in monitoring, supervision and control of banking activities.</p> <p>iv. Provide the student with a details existing laws that govern banking business.</p> <p>v. Provide the student with a details existing laws that govern banking business.</p> <p>vi Provide a clear explanation on the functions of Commercial Banks, Merchant Bank, Development Bank etc.</p>	Textbooks, journals magazines, computers and other relevant materials.	To be able to know nature and history of banking in Nigeria. To know the basic role of CBN, NDIC in monitoring, supervising banks to ensure safe and sound banking system.	Lead them to know the historical background of banking, its constituent components and regulation by CBN, NDIC etc.	Textbooks of the Federal Rep. Of Nigeria, magazines and Journals Textbooks, magazines and journals

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 2:0 Understand the U.S.A. and British Banking System						
5-8	2.1 Explain the history and development of U.S.A and British Banking System 2.2 Explain the nature and structure of the USA Banking System: Correspondence, Federal reserve system, Unit banking and Branch banking	i. Provide a brief discussion on the evolution of USA and British Banking System. ii. Lead the student with aid of a chart to understand the structure; and discuss the nature of the USA banking practices.	Textbooks, magazines and journals. Textbooks, magazines and journals	To be able to know the history and development of banking in USA and U.K. (British system) Their relationship to Nigerian banking system via correspondence and international trade, types etc.	Provide students with the evolution of the Islamic banking concept its unique importance and its applicability to our system in view of our environmental conditions. Research in note form using the internet	* Textbooks relevant journals magazines financial/business papers, computers and internet. Relevant portions of the Quran and Hadith, Islamic journals etc. Internet
General Objective 3:0 Understand Islamic Banking System						
9-12	3.1 Discuss the history of Islamic banking system 3.2 Explain the sources of Islamic banking practice. 3.3 Explain the prohibition of Interest/riba/usury in Islam. 3.4 Explain investment finance concepts as follows: i. Mudarabah ii. Murabaha iii. Mugadara iv. Musharika v. Ijara iv. Istisma etc	i. Provide an account of the evolution of Islamic banks. ii. Provide an adequate explanation on Qur'an, Hadith and Islamic law and jurisprudence on the practice of banking. iii. Provide a clear and unambiguous justification for the prohibition of interest etc as the basis of Islamic banking practice. iv. Lead the student in understanding the concepts and a simple application workout.	Textbooks, journals, magazine and other relevant materials	To be able to understand the concepts of Islamic banking and its practice. To relate Islamic banking to the Western banking system. The application of Islamic banking to the system.	Provide students with the evolution of the Islamic banking concept, its unique importance and its applicability to our system in view of our environmental conditions. Research in note form using the internet	* Textbooks, relevant journals, magazines, financial/ business papers, computers and internet. Relevant portions of the Quran and Hadith, Islamic Journals etc. Internet

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4:0 Understand the various modes of banking						
13-15	4.1 Discuss the various modes of banking - Unit banking, Branch Banking and Universal Banking. 4.1 Explain their different peculiarities.	i. Provide a clear explanation with examples. ii. Provide the student with the requirement and need for the functioning of the various modes of banking.	Overhead projector	To know the various modes of banking globally with emphasis on unit, branch and universal banking systems	Lead the student to understand the modes with relevant examples. Group work to illustrate with diagrams and charts. Stating the basic differences in each of the modes	* Textbooks, journals, magazines and other relevant materials. Projectors and computers. Internet

ASSESSMENT CRITERIA			
Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%

Course: BANKING OPERATIONS

PROGRAMME: NATIONAL DIPLOMA IN BANKING AND FINANCE			
Course: BANKING OPERATIONS	Code: BFN 224	Credit Hours:	45 hours
Semester: 4	Pre-requisite:	Theoretical: Practical:	2 hours/week - 67 % 1 hours/week - 33%
Goal: To provide students with the knowledge of general principles, procedures, and practice relating to banking operations.			
GENERAL OBJECTIVES:			
On completion of this course the students should be able to:			
1.0 Understand Bankers'/Customer's relationship			
2.0 Know Banking Operation			
3.0 Know Types of Accounts			
4.0 Understand the Practice of conducting business transactions			
5.0 Understand Foreign Exchange transactions			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: 0 0 Understand Bankers'/Customers' relationship						
1 - 3	<p>1.1 Define the term "relationship", bank, banker, customer</p> <p>1.2 Explain the general relationship between the Banker and Customers</p> <p>1.3 Describe the principal relationship between the Banker and Customer viz: Banker's rights, lien, set off, responsibilities, duties of secrecy bankers opinion.</p> <p>1.4 State and explain customers rights and responsibilities.</p>	<p>i. Illustrate banker and customers rights with case laws.</p> <p>ii. Banker's right of set-off, duty of secrecy.</p> <p>iii. Responsibility of bankers in bankers opinion status enquiry</p> <p>iv. Illustrate how the rights and responsibilities are done</p>	<p>Overhead projector</p> <p>Case law examples</p>	Analyze and compare the roles of customer to a bank whether personal or business customer as well as bank's roles	<p>Give an assignment to emphasize the need for a good relationship between the customer and the bank/field work.</p> <p>Students to produce a short word processed report</p>	<p>Word processor</p> <p>Internet</p>
General Objective 2:0 Know Banking Operation						
4 - 8	<p>2.1 Define banking operation</p> <p>2.2 Describe the procedures for opening of accounts</p> <p>2.3 Describe the procedures for payment of cheques</p> <p>2.4 Describe the procedures for closing of accounts</p> <p>2.5 Describe the procedures for applying for and collection of cheques and other instruments.</p> <p>2.6 Discuss the mandatory function of the banker</p> <p>2.7 Discuss the respective rights and duties of the bankers</p> <p>2.8 Discuss the respective rights and duties of drawers</p> <p>2.9 Discuss the legal duties of bankers and drawer</p> <p>2.10 Explain the statutory protections afforded a banker.</p> <p>2.11 Explain the duties of the</p>	<p>i. Illustrate and lead the students to the various operations and transaction in banks.</p> <p>ii. Provide examples of how to open and close various accounts.</p> <p>iii. Elaborate and demonstrate how the various specialized accounts are opened and closed.</p> <p>iv. Provide students with specimen cheque books - how customers apply and obtain cheque books, how cheques are paid.</p> <p>v. Lead students to understand various conditions for returning cheques unpaid.</p> <p>vi. Illustrate the procedure initiating standing orders and</p>	<p>Overhead projector</p> <p>Worked examples</p>	Ability to demonstrate their understanding of the duties and operations of bankers.	<p>Provide students with specimen cheque books how customers apply and obtain cheque books, how cheque are processed and paid.</p> <p>Lead students to understand various conditions/reasons for returning cheques unpaid e.g. lack of funds etc.</p> <p>Group task finding out the characteristics of bank accounts currently available. Findings presented to class</p>	<p>Internet</p> <p>Brochures collected from local banks</p>

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	payment bankers and the collecting bankers. 2.12 Describe the duties of the bankers with regards to standing order direct debit etc	bankers duties in that regard. vii. Illustrate with examples how cheques are cleared in a clearing system.				
General Objective 3: Know Types of Accounts						
9 - 11	3.1 Explain the various types of accounts, savings, current, loan etc. 3.2 Describe the types of customers holding the various accounts 3.3 Explain their rights and liabilities related to the accounts.	i. Provide students with detailed explanations and examples of various types of accounts. ii. Illustrate the differences. iii Give examples of the types of customers that operate each type of accounts. iv. Discuss rights and duties of Bankers ii.	Overhead projector	Compare and contrast the various types of accounts especially the traditional ones like savings, current and fixed deposit.	Group task finding out the range and type of bank accounts currently available. Findings presented to class.	* Relevant textbooks. * Specimen account opening forms; * Memorandum and Articles of Association of Companies * Mandate taking from the customers. Internet Brochures collected from local banks
General Objective 4:0 Understand the Practice of conducting business transactions						
12 - 13	4.1 Explain normal banking business transactions 4.1 Explain the various transactions and the relevant practice in cases of death, mental disorders, bankruptcy and other legal process.	i. Elaborate the basic procedures for closing accounts on the occurrence of any intervening events such as death, mental disorders, bankruptcy etc	Overhead projector	Students to understand the normal banking business transactions, procedures for its initiation and termination.	Brief students properly on what actions to take by bankers when these events occur and how to handle these situations. Group task to investigate the circumstances surrounding the closure of bank accounts	* Relevant textbooks, * Financial journals, * Sample of account opening forms and cheque books etc. * Case study based on banking transactions

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 5:0 Understand Foreign exchange transactions						
14 - 15	5.1 Define term foreign exchange 5.2 Explain the role of Banks in International trade 5.3 Discuss the form of foreign exchange transactions carried out by Bankers, bills and letters of credits, home remittances (PHR) and transfer of profits.	Exposition comparing and contrasting the factors involved in conducting foreign exchange transactions.	Overhead projector	To understand why foreign exchange is important for the survival of an economy and the special roles of banks in this regard	Lead them to know what foreign exchange (forex) is and emphasize its critical role to the Nigerian economy. Students to produce a short researched report.	Internet Word processor

ASSESSMENT CRITERIA			
Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%

Course: BUSINESS STATISTICS II

PROGRAMME: ND BUS. ADMIN AND MANAGEMENT			
Course: BUSINESS STATISTICS II	Code: BAM 222	Credit Hours:	hours 3
Semester FOURTH	Pre-requisite:	Theoretical:	2 hours/week - %
		Practical:	1 hours/week - %
Course main Aim/Goal			
<p>This course is designed to provide the student with the knowledge and use of statistical tools in solving management problems both in business and government.</p>			
General Objectives:			
<ol style="list-style-type: none"> 1. Understand survey planning and designs 2. Understand sampling theory 3. Know inferential statistics 4. Understand Binaries Distribution 5. Understand Point and Interval Estimates 6. Know Mathematics Expectations 7. Understand moments generating functions' (GMF) 8. Know the tests of linear regressions 9. Understand Analysis of Variance (ANOVA) 10. Understand measures of welfare 			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand survey planning and designs.						
1	1.1 List sources of data. 1.2 Systematize principles of data. 1.3 Define coding and processing 1.4 Design questionnaires	<ul style="list-style-type: none"> • Explain data, its source and principles • Explain coding and processing of data. • Guide students on how to design a questionnaire 	Textbooks	Design a questionnaire to gather data	Guide students to design questionnaire.	Web based resources on questionnaire design
General Objective 2: Understand sampling theory						
2	2.1 Define sampling theory. 2.2 Systematize sampling methods 2.3 Solve problems involving samples. 2.4 Define small samples. 2.5 Define large samples. 2.6 Solve problems involving 2.4 and 2.5 above.	<ul style="list-style-type: none"> • Explain sampling theory and methods of sampling • Explain samples • Solve problems involving samples 	Textbooks	Solve problems involving small and huge samples.	Guide students to solve problems involving samples.	Questions on sampling and methods of sampling
General Objective 3: Know inferential statistics						
3-4	3.1 Define univariate distributions. 3.2 Define Binomial distributions. 3.3 Define Poisson distribution. 3.4 Solve problems involving 3.1-3.3 above. 3.5 Define Normal distribution. 3.6 Explain the use of tables	<ul style="list-style-type: none"> • Explain univariate, binomial and Poisson distribution. • Solve problems involving the above. • Explain Normal distribution. • Guide students on how to use distribution tables • Explain hypothesis. • Guide students on how to test hypothesis. 	Textbooks Distribution tables	Define univariate distributions. Define Binomial distributions. Define Poisson distribution. Solve problems involving 3.1-3.3 above. Explain proportion Solve problems involving proportions	Guide students on the solving of business problems involving distribution analysis. Advise students on the importance of proportions. Solving problems involving proportions	Business Scenario and questions to show the differences between Binomial - Univariate and Poisson Distribution analysis. Questions and answers on proportions as a precursor to the assignment tasks.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	3.7 Define hypothesis. 3.8 Test hypothesis for small samples. 3.9 Test hypothesis for large samples. 3.10 Define univariate distributions. 3.11 Define Binomial distributions. 3.12 Define Poisson distribution. 3.13 Solve problems involving 3.1-3.3 above.	<ul style="list-style-type: none"> • Explain proportion • Solve problems involving proportions • Give assignment 				
General Objective 4: Understand bivariate distributions						
5	4.1 Define bivariate distributions. 4.2 Solve problems involving bivariate distributions.	<ul style="list-style-type: none"> • Explain bivariate distributions. • Solve problems involving bivariate distribution. Conduct test. 	Textbooks	Solve problems involving bivariate distribution for a business situation	Guide problems involving bivariate distribution.	Assignment and questions on distribution.
General Objective 5: Understand point and interval estimates						
6	5.1 Define point and interval estimates 5.2 Solve problems involving point and interval estimate.	<ul style="list-style-type: none"> • Explain estimation theory • Solve problems involving estimate 	Textbooks	Solve business problems involving point and interval estimate.	Guide students solve problems involving point and interval estimates.	Assignment and questions on distribution.
General Objective 6: Know mathematical expectation						
7	6.1 Define mathematical expectations. 6.2 Solve problems involving mathematics expectations.	<ul style="list-style-type: none"> • Explain mathematical expectation • Solve problems involving maths expectations 	Textbooks	Solve business problem involving mathematical expectations.	Guide students solve problems involving mathematical expectations.	Assignment and questions on distribution.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 7: Understand moments generating functions (GMF)						
8-9	7.1 .Define moments generating functions (GMF). 7.2 Systematize GMF characteristics. 7.3 Solve problems involving GMF.	<ul style="list-style-type: none"> • Explain moments generating functions (GMF) • Solve problems involving GMF 		Solve business problems involving moments generating functions.	Guide students to solve problems involving moments generating function.	Assignment and questions on functions
General Objective 8: Know the tests of Linear Regression						
10-11	8.1 Explain tests of linear regression 8.2 Solve problems involving simple regression. 8.3 Solve problems involving multiple regression. 8.4 Test for the regression.	<ul style="list-style-type: none"> • Explain linear regression. • Solve problems involving simple and multiple regression • Guide students on how to test for regression. 	Textbooks	Solve problems involving simple and multiple regression.	Guide students to solve regression problems.	Assignment and questions on linear regression
General Objective 9: Understand analysis of variance (ANOVA)						
12-13	9.1 Define analysis of Variance. 9.2 Solve problems involving ANOVA (one way)	<ul style="list-style-type: none"> • Explain analysis of variance. • Solve problems involving ANOVA • Conduct test. 	Textbooks Statistical tables	Solve problems involving ANOVA	Guide students solve problems involving ANOVA	Assignment and questions on the analysis of variance
General Objective 10: Understand measures of welfare						
14-14	10.1 Define welfare measures. 10.2 Define index numbers 10.3 Define income distribution. 10.4 Systematize income indices. 10.5 Solve problems involving welfare indices.	<ul style="list-style-type: none"> • Explain welfare measures, index numbers and income distribution. • Solve problems involving above. 	Textbooks	Solve problems involving welfare indices	Guide students solve problems of welfare indices.	Assignment and questions on measuring welfare etc.

ASSESSMENT CRITERIA			
Coursework 50%	Course test 25%	Practical 25%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

Course: TAXATION I

PROGRAMME: NATIONAL DIPLOMA IN ACCOUNTANCY			
Course: TAXATION I	Code: ACC 214	Credit Hours:	45 hours 3.0
Semester: THIRD SEMESTER	Pre-requisite:	Theoretical: Practical:	1 hours/week - 33% 2 hours/week - 67%
Goal: This course is designed to expose students to the principles and practice of the Nigerian Tax System.			
GENERAL OBJECTIVES:			
On completion of this module the students should be able to:			
1.0 Understand the general principles of taxation.			
2.0 Know the administrative machinery and Income tax regulations in Nigeria.			
3.0 Understand the Determination of Residence.			
4.0 Know the Personal reliefs and allowances.			
5.0 Know the sources of Income and those exempted from tax.			
6.0 Know allowable and disallowable deductions and how to compute adjust income.			
7.0 Know basis of Assessment.			
8.0 Know commencement and cessation provisions.			
9.0 Know the effects of change in accounting dates.			
10.0 Understand Relief for losses.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1: Understand the general principles of taxation.						
1	1.1 State the basic principles of taxation. 1.2 Explain the nature of taxation. 1.3 State the purpose of taxation. 1.4 Describe the canons on which tax law is based. 1.5 Define the relevant terminologies in relation to personal income tax.	(i) Explain the general principle of taxation and state the purposes. (ii) Explain special terms relating to personal income Tax.	Overhead Projector	1. Demonstrate their understanding of the canons and principles of Taxation.	Ask the students to write the general principles of Taxation.	CITN Publications FIRS/SIRS Circulars.
General Objective 2: Know the administrative machinery and Income tax regulations in Nigeria.						
2-3	2.1 State the administrative structure of the Nigeria income tax system. 2.2 State the procedure for the Nigerian personal income tax assessment. 2.3 State the persons who are the subject of Nigerian income tax laws. 2.4 State the persons who may be exempted from Nigerian income tax laws. 2.5 Explain the role of professional. 2.6 Explain tax administration in Nigeria. 2.7 Explain the role of CITN in the development of taxation in Nigeria.	(i) Explain and draw the structure of Nigerian tax system. (ii) Explain Joint Tax Board and State Internal Revenue Service. (iii) Highlight the group of taxable and non taxable individuals.	Overhead Projector	1. Demonstrate their understanding of the administrative structure of the Nigeria tax system. 2. Prepare a schedule of taxable and non- taxable incomes.	Lead the students to list the income subject to Nigeria tax. List the composition of the Joint tax Board and State Board of Internal Revenue. Ask the students to state the role of relevant professional bodies in the development of taxation in Nigeria. All above produced using a word processed short report	PITA Charts. Circulars. Word processor

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 3: Understand the Determination of Residence.						
4	3.1 Explain the meaning of residence. 3.2 Define residence as it relates to earned income, unearned income, Nigerian employment and Nigerian pension. 3.3 Explain principal place of residence of individual with two or more places of residence. 3.4 Highlight objection and appeal regarding place of residence.	(i) Explain the importance of residence in personal income tax. (ii) Explain the determination of residence of an Individual tax payer.	Overhead Projector	1. Determine place of residence for tax purposes.	Lead the students in determining place of residence. Review in groups some decided cases of appeal regarding place of residence.	Tax cases.
General Objective 4: Know the Personal reliefs and allowances.						
5	4.1 State the reliefs and allowances available to an individual tax payer. 4.2 State the reliefs as regulated by the Personal Income Tax Act 1993. 4.3 State the conditions for the grant of the reliefs and allowances.	(i) Explain the various reliefs and allowances available to individuals. (ii) Explain and discuss the conditions attached to such reliefs and allowances.	Overhead Projector	1. Classify taxable Income and Income exempted from tax.	Ask the students, in groups, to identify sources of Income for tax purposes. Lead the students to distinguish taxable and non-taxable Income.	PITA Circulars from SIRS Word processor.
General Objective 5: Know the sources of Income and those exempted from tax.						
6	5.1 Explain the various sources of income. 5.2 Identify the sources of income which are taxable. Identify the incomes which are exempted from income tax.	(i) Explain the sources of income to an individual tax payer. (ii) Differentiate taxable income from non-taxable income.	Overhead Projector Worked examples	1. Differentiate between allowable deductions and disallowable deductions. 2. Compute adjusted Income.	Assist the class to identify allowable and disallowable deductions. Illustrate how adjusted income is computed .using a computer spreadsheet	Flipcharts. Transparencies. PITA. Spreadsheet.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 6: Know allowable and disallowed deductions and how to compute adjusted income.						
7-8	6.1 Explain the deductions which are be allowed in computing adjusted income. 6.2 Explain the deductions which are not allowed in computing adjusted income. 6.3 Explain how adjusted income is computed. 6.4 Review relevant cases relating to the matters.	(i) Explain allowable and disallowable expenses. (ii) Compute adjusted income with at least three examples. (iii) Review any relevant cases.	Overhead Projector Worked examples Case Studies	1. Demonstrate their understanding of the differences between tax reliefs and allowances as it relates to individuals.	Lead the class to list conditions for the grant of reliefs and allowances. Assist the students to compute personal reliefs and allowances available to individuals using current rates.	PITA Charts. Current rates and allowances from Tax authorities.
General Objective 7: Know basis of Assessment.						
9-10	7.1 Define assessment year, basis period and assessable income. 7.2 Distinguish between preceding year and actual year of assessment. 7.3 Explain income that are subject to preceding year basis of assessment. 7.4 Explain income that are subject to actual year basis of assessment.	(i) Explain assessment year, basis period and assessable income. (ii) Explain basis of assessing income tax. (iii) Compute assessable income for continuing trade or business of an individual.	Overhead Projector Worked examples	1. Demonstrate their knowledge of the basis of assessment for processing and actual years of assessment. 2. Recognise income subject to proceeding year and actual year basis of assessment.	Ask the students to list incomes subject to proceeding year basis of assessment and income subject to actual year of assessment. Illustrate, using a word processor, how assessable income for continuing trance or business of an individual is computed.	Flipcharts Transparencies. Sample exercises. Word processor
General Objective 8: Know commencement and cessation provisions.						
11-12	8.1 Determine assessable income for a comment of a trade or business of an individual. 8.2 Determine the options available to an individual. 8.3 Determine assessable income on cessation of trade or business of an	(i) Explain the basis of assessment on commencement and cessation of trade of an individual. (ii) Compute assessable income from new trade using commencement rule cessation rule	Overhead Projector Worked examples	1. Demonstrate their understanding of the basis of assessment of income on commencement of trade/business and the options available to the tax payer. 2. Compute the assessable income on penultimate year	Illustrate the basic of assessment on commencement, penultimate and cessation of trade, business profession or vocation. Direct the students to compute the assessable Income where	Flipchart. Sample exercises. SIRS Circulars. Spreadsheets

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	individual. 8.4 Determine the options available to the relevant tax authority on cessation.			and year of cessation of trade or business of an individuals. 3. Determine the assessable income where a trade business profession or vocation prepares account other than its normal accounting year.	the trade or business makes up its account other than its normal accounting date. Guide the students to identify the options available to the relevant tax authorities. Using spreadsheet calculations/ tables where appropriate	
General Objective 9: Know the effects of change in accounting dates.						
13-14	9.1 Determine assessable income where a trade or business makes up its accounts to a date other than its normal accounting date. 9.2 Determine assessable income where a profession or vocation makes up its accounts to a date other than its normal accounting date. 9.3 Explain the options available to the tax authority, in 9.1 & 9.2 above.	(i) Explain the basis of assessment on a change of accounting date. (ii) Compute assessable income and highlight the options available to the tax authority.	Overhead Projector Worked examples	1. Demonstrate their understanding of the basis of assessment of income on commencement of trade/business and the options available to the tax payer. 2. Compute the assessable income on penultimate year and year of cessation of trade or business of an individuals. 3. Determine the assessable income where a trade business profession or vocation prepares account other than its normal accounting year.	Illustrate the basic of assessment on commencement, penultimate and cessation of trade, business profession or vocation. Direct the students to compute the assessable Income where the trade or business makes up its account other than its normal accounting date. Guide the students to identify the options available to the relevant tax authorities. Using spreadsheet calculations/ tables where appropriate	Flipchart. Sample exercises. SIRS Circulars. Spreadsheets
General Objective 10: Understand Relief for losses.						
15	10.1 Define the term Loss Relief. 10.2 Explain the conditions for the grant of relief for	(i) Give the definition of loss and loss relief. (ii) Compute for current year loss relief and	Using spreadsheet calculations/ tables where	1. Distinguish between current year loss relief and carry	Assist the students to illustrate how carry forward loss relief and current year loss relief are	Flipchart.

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	losses. 10.3 Explain current year loss relief and its conditions. 10.4 Explain carried forward loss relief. 10.5 Explain the maximum period for such loss relief. 10.6 Explain the limitation and exception to carry forward of losses.	carried forward loss relief, stating the limitations and exceptions.	appropriate	forward loss relief. 2. Identify the time limit for carrying forward losses and exceptions to such time limit.	computed. Guide the students to list the conditions for the grant of current year loss relief. Producing for the above a wordprocessed short report	SIRS Circulars. Professional tax Journals. Word processor

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

Course: PROJECT

Programme: (National Diploma)			
Course: Project	Course Code: BFN 223	Total Hours:	6
Year: 2 Semester: 4	Pre-requisite:	Theoretical: Practical:	0 hours /week 6 hours /week
Goal: This course is designed to enable the student to undertake an individual project and write a report on it.			
General Objectives: On completion of this course, the diplomate should be able to: <ol style="list-style-type: none">1. Research a chosen topic at ND level from available sources.2. Collect data on the chosen topic.3. Produce a report on the chosen topic.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's activities	Resources	Specific Learning Outcomes	Teacher's activities	Resources
General Objective 1: Research a chosen topic at ND level from available sources.						
1	1.1 Choose, under guidance, an appropriate topic of interest.	Provide guidance in finding suitable topics.	Textbooks Lecture Notes Internet	Selection of a topic of interest.	Provide guidance in finding suitable topics.	Textbooks Lecture Notes Internet
2	1.2 Research a chosen topic from available sources.	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet	Demonstrate research ability	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet
3	1.2 (continued) Research a chosen topic from available sources.	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet	Demonstrate research ability	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet
4	1.2 (continued) Research a chosen topic from available sources.	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet	Demonstrate research ability	Provide guidance in finding suitable sources.	Textbooks Lecture Notes Internet
General Objective 2 : Collect data on the chosen topic.						
5	2.1 Collect data on the chosen topic from available sources.	Provide guidance in collecting data	Textbooks Lecture Notes Internet	Demonstrate ability to collect data	Provide guidance in collecting data.	Textbooks Lecture Notes Internet
6	2.1 (continued) Collect data on the chosen topic from available sources.	Provide guidance in collecting data	Textbooks Lecture Notes Internet	Demonstrate ability to collect data	Provide guidance in collecting data.	Textbooks Lecture Notes Internet
7	2.1 (continued) Collect data on the chosen topic from available sources.	Provide guidance in collecting data	Textbooks Lecture Notes Internet	Demonstrate ability to collect data	Provide guidance in collecting data.	Textbooks Lecture Notes Internet

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's activities	Resources	Specific Learning Outcomes	Teacher's activities	Resources
8	2.1 (continued) Collect data on the chosen topic from available sources.	Provide guidance in collecting data	Textbooks Lecture Notes Internet	Demonstrate ability to collect data	Provide guidance in collecting data.	Textbooks Lecture Notes Internet
9	2.1 (continued) Collect data on the chosen topic from available sources .	Provide guidance in collecting data	Textbooks Lecture Notes Internet	Demonstrate ability to collect data	Provide guidance in collecting data.	Textbooks Lecture Notes Internet
General Objective 3: Produce a report on the chosen topic.						
10	3.1 Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet
11	3.1 (continued) Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet
12	3.1 (continued) Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet
13	3.1 (continued) Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet
14	3.1 (continued) Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet
15	3.1 (continued) Produce a report on the chosen topic.	Provide guidance in report writing	Textbooks Lecture Notes Internet	Demonstrate ability in report writing	Provide guidance in report writing	Textbooks Lecture Notes Internet

Assessment: Give details of assignments to be used:
Coursework/ Assignments %; Course test %; Practical %; Projects %; Examination %

Type of Assessment	Purpose and Nature of Assessment	Weighting (%)
Examination	Final Examination (written) to assess knowledge and understanding	0
Test	0 progress tests	0
Practical	Report of 20 - 30 pages length	100
Total		100

Recommended Textbooks & References:

Course: CAREER DEVELOPMENT

PROGRAMME: ND Banking & Finance			
Course: Career Development	Code: BFN 225	Credit Hours:	4 hours
Semester: 4	Pre-requisite:	Theoretical: Practical:	2 hours/week - 50% 2 hours/week - 50%
Course main Aim/Goal: This course is designed to equip the students with knowledge and skills necessary for entry into a banking or finance career and the need to develop in it.			
General Objectives: 1.0 Understand the growing demand for banking and finance workers. 2.0 Know the modern banking and finance environment office. 3.0 Understand the roles of banking and finance workers. 4.0 Know how to prepare for banking and finance work. 5.0 Know the advantages of a banking and finance career.			

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 1.0: understand the growing demand for banking & finance workers.						
1-2	1.1 Define Banking & Finance careers.	Define and explain the concept of B & F careers	Career charts, video films, T.V programs.	List types of B & F jobs, receive information from resource person.	Guide the students in the exercise.	Resource persons.
	1.2 Note the advances in technology and relevance to B & F employment.	Explain the need for B & F workers as induced by modern technology.		Group discussion on need for B&F workers	Invite resource persons and guide group discussion	Resource persons.
General Objective 2.0: Know the modern banking & Finance environment.						
3-5	2.1 Note the characteristics, changes and challenges in the modern B & F environment	Explain the characteristic, changes and challenges in the modern B&F environment.	Videos Posters Charts handouts	Go on excursion to banks for fact finding.	Arrange for and lead the execution.	Banking & finance in the environment
	2.2 Note the specific areas.	Explain specific areas of change in the office.		Identify activities that have been affected by technological change.	Use field trip to point out changes.	
General Objective 3.0 Know the roles of banking and finance workers.						
6-8	3.1 List roles played by B&F workers.	List and explain some of the roles played by B&F workers eg. record keeping, loan appraisal, processing documents, etc.	Videos Posters Charts handouts	Role play the roles of B&F workers.	Produce brief for the roles and guide the role playing.	Briefs Relevant textbook, journals, periodicals.
	3.2 List the attributes needed for success in business.	Explain what makes the B&F worker important to a company's success - eg efficiency, knowledge, skill and social attributes.		Differentiate between positive and negative attribute for success in B&F environment.	Guide to discussion.	

Theoretical Content				Practical Content		
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
General Objective 4.0: Know how to prepare for banking and finance work.						
9-12	4.1 Note the importance of acquiring knowledge about the business.	Explain the need to acquire knowledge relevant to the business intended.	Videos Posters Charts handouts	Interview professional in relevant business areas.	Provide information on local professionals.	Business Directories Professional Journals
	4.1 List avenues for sharpening B&F skills.	Explore the avenues for sharpening B&F skills, eg education, training, seminars, etc.		Identify institutions and processes for education and training.	Provide Resources Guide the identification	List of Academic institutions and Business training establishments.
	4.2 List interpersonal skills.	Explain the need to get along with others and analyse interpersonal skills eg relating with superior, colleagues and subordinates.		Role play on personal relationship.	Write the brief and guide the role play.	Brief magazines, books, etc.
	4.3 List the characteristics explained by the teacher.	Explain the need for self assessment for the business eg academic ability, physical ability, emotional stability, international relationship etc.		Group discussion on characteristics needed for business success.	Moderate discussion on characteristics.	Reference books.
General Objective 5.0: Know the advantages of a banking and finance career.						
13-15	5.1 List factors associated with pleasant working conditions.	Explain the advantages of pleasant working conditions for office workers eg light conditioning, furniture colour conditioning, ventilation, etc.		Student should find out what workers consider to be pleasant working condition using mini survey.	Guide the survey.	Questionnaires
	5.2 List factor related to systematic nature of B&F work.	Explain the systematic nature of B&F work in terms of assigned task, expected performance standards, completion time, confidentiality, speed and accuracy, etc.		Find out the effect of systematic nature of B&F work on workers.	Guide the mini survey.	Questionnaires
	5.3 Identify various fringe benefits in addition regular pay.	Explain the importance of salary and fringe benefits.		Identify the benefits likely to motivate a students to choose a job.	Guide the student in the exercise.	Salary tables/Documents on conditions of service.
	5.4 List opportunities for advantages.	Explain the opportunities that are available for advancement in B&F work.		Discuss how needs, size, level of skill and ability affect advancement on the job.	Direct the discussion.	

ASSESSMENT CRITERIA			
Coursework	Course test	Practical	Other (Examination/project/portfolio)
30 %	%	%	70 %

Book List for ND and HND Banking and Finance

Title	Author	Publisher	ISBN
Banking Operations	Largan, Mark, et al	Financial World Publishing	0852975686
Commercial Banking	Fraser, Donald. et al	South-Western Educational Publishing	0314044590
Analyzing & Managing Banking Risk	Greuning, et al	World Bank	0821354183
Business Accounts	Cox D	Osborne Books	1872962580
Active Accounting	Brammer J	Osborne Books	1872962378
Business Studies	Hall D	Causeway Press	1873929900
Advanced Business	Fardon, Alcock et al	Osborne Books	1872962041
Bank Management	Hempel, GH	John Wiley & Sons Inc	047131451X
Economics	BPP	BPP Business Education Ltd	0751721298
E-business and E-commerce	Chaffey, Dave	Pearson Higher Education	0273683780
Business Law	CIMA	Butterworth-Heinemann	0750660384

Websites

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