

THE WEST AFRICAN EXAMINATIONS COUNCIL, GHANA

ADVANCE BUSINESS CERTIFICATE EXAMINATION



SYLLABUS

EFFECTIVE 2021

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RULES AND REGULATIONS

1. INTRODUCTION

This book contains the Rules and Regulations and Syllabuses for the Advanced Business Certificate Examination that will be taken from 2021 onward. The regulations are meant to guide candidates for the examination. Candidates are expected to acquaint themselves thoroughly with them.

The syllabuses seek to give users the opportunity to acquire relevant skills and knowledge for living meaningfully in the 21st century. Holders of the Advanced Business Certificates have been specially prepared for the world of work and further academic studies in tertiary institutions such as the polytechnics and universities.

The examination is equivalent to the erstwhile General Certificate of Education (Advanced Level).

The examination is taken once in a year. All the subjects for the examination are made available for prospective candidates to choose from.

2. ENTRY FOR THE EXAMINATION

(1) Options Available

Two options of entry for the examination are available. These are the **Diploma** and **Single Subject** entry options.

(a) Diploma Entry

- (i) The Diploma option of the ABCE involves entering for a combination of three compulsory and two optional subjects, all of which must be passed in not more than two sittings within a maximum period of two (2) calendar years from the date of the first registration.
- (ii) The Diploma is awarded in the following subject areas:

Diploma in Accounting

Compulsory Subjects

Financial Accounting
Cost and Management Accounting
Auditing

Optional Subjects

Economics
Taxation
Business Law
Business Finance
Business Mathematics
Business Communication
Information Technology
Logistics and Supply Chain Management
Microfinance

Diploma In Business Administration

Compulsory Subjects

Marketing
Business Finance
Human Resource Management

Optional Subjects

Economics
Business Law
Business Mathematics
Financial Accounting
Business Communication
Information Technology
Entrepreneurship
Logistics and Supply Chain Management
Sales Management
Tourism and Hospitality Management

Diploma in Office Management

Compulsory Subjects

Business Communication
Office Administration and Practice
Text Processing

Optional Subjects

Business Finance
Business Law
Economics
Information Technology
Human Resource Management
Marketing

Diploma in Information Technology

Compulsory Subjects

Hardware & Networking
Information Technology
Information Systems

Optional Subjects

Business Mathematics
Entrepreneurship
Financial Accounting
Human Resource Management
Logistics and Supply Chain Management
Marketing
Office Administration & Practice
Tourism and Hospitality Management

- iii) A candidate who satisfies the conditions for the Diploma option will be awarded a Diploma at the Advanced Business Certificate Examination. The subjects and the various grades will be stated on the certificate.
- (iv) A candidate who makes an entry for the Diploma Option and obtains passes in some subjects at the first sitting may be issued with a statement of results pending the award of the Diploma when he/she passes the remaining subject(s) within the stipulated period.

- (v) A candidate who enters for the Diploma Option but is unable to obtain a pass in **all** the subjects within the stipulated period of 2 years from the date of the first registration will be issued single Advanced Business Certificates for those subjects in which he/she has obtained passes.

(b) **SINGLE SUBJECT ENTRY**

- (i) Under the Single Subject option, a candidate may enter for any number of single subjects.
- (ii) A candidate who enters for single subjects will be awarded the Advanced Business Certificate for each subject passed.

(2) **How to Enter**

- (a) The Examination is available to both school and private candidates ie candidates who attend schools that prepare them and register them for the examination and those who study and register as individual candidates for the examination.
- (b) The candidates are expected to be registered or register on their own by the approved means. Registration for both types of candidates is done electronically.
- (c) It is the responsibility of Heads of School to ensure that the candidates check the correctness of their entries and sign against them on the hard copies of the entry documents before they are submitted to the Council.
- (d) The West African Examinations Council shall not take responsibility for any error, oversight or default made on the entry schedules (soft or hard copies) by Heads of School or their representatives.
- (e) The Council reserves the right to refuse entries which do not satisfy the regulations of the examination. Entries which do not arrive before the closing date or which are not accompanied by the correct fees will also be rejected outright.
- (f) The Council reserves the right to cancel any entry at any stage before, during or after the examination is taken if it is found to be irregular.
- (g) The Council reserves the right to cancel the scripts of a candidate in subject/paper for which he/she did not enter.
- (h) No candidate will be permitted to sit the examination at a centre other than where he/she has been assigned.
- (i) The Council does not undertake to refund fees.

3. **GUIDELINES FOR ADMISSION INTO TERTIARY INSTITUTIONS**

Candidates are advised that they will be required to satisfy not only the tertiary institutions' general entrance requirements but also the requirements of the particular programmes which they wish to enter and that these requirements vary considerably from institution to

institution. Particulars of admission requirements may be obtained from the National Accreditation Board and the tertiary institutions.

4. GENERAL ARRANGEMENTS

(1) Dates for the Examination

The examination will be held once a year. The actual date for the examination will be communicated by a circular to approved Schools for the information of their candidates or by publication in the press.

Detailed timetables will be made available along with the entry documents.

(2) Fees

Fees are to be paid at designated banks using the appropriate guidelines provided by the Council.

(3) Time Allowed for Question Papers

Unless otherwise indicated on the question papers, the time allowed for answering the questions include reading time.

(4) Materials to be provided by Candidates

- (a) Candidates must provide their own pencils, mathematical sets, and computers, etc.
- (b) They will be required to write their answers in ink. Pencils may be used only for diagrams and objective answers. Only black or blue ink should be used.
- (c) No mathematical tables other than those supplied by the Council may be used.
- (d) Unless otherwise stated electronic calculators of the silent, cordless and non-programmable type shall be allowed for the examination.

Only the calculator to be used should be taken into the examination halls. Supplementary material such as instruction leaflets, etc. must under no circumstances be taken into the examination hall.

- (e) A silent, cordless and non-programmable calculator is described as follows:
 - It must not have audio or noisy keys or be operated in such a way as to disturb other candidates.
 - It must have its own self-contained power supply (solar or batteries) and must not be dependent on the main power supply.
 - It must not have the facility for magnetic cord input or plug-in modules or programme instructions.

5. ISSUE OF RESULTS AND THE AWARD OF CERTIFICATES

- (1) The Council reserves the right to cancel the results of candidates if it considers that they have been involved in irregularities before, during or after the examination. It also reserves the right to withhold certificates and to cancel certificates of candidates involved in any acts of malpractice.
- (2) The Council will not enter into correspondence about results with school candidates or their parents or guardians or other persons claiming to act in loco parentis. All correspondence regarding such issues may only be dealt with directly between schools and the Council. The Council may however entertain correspondence on such issues with bonafide private candidates.
- (3) Request for re-marking of scripts whether from schools or individuals (i.e. private candidates) must be made within 60 days (2 months) after release of results of the examination.
- (4) Results lists will be sent to Heads of School as soon as possible after each examination. The result lists will indicate the standard reached in each subject taken by each candidate presented unless the results of the candidate have been withheld or cancelled.
- (5) Candidates, both school and private, may access their individual statements of results from the internet after paying the appropriate fee. The address of the website will be made known to the candidates when necessary.
- (6) Certificates will be awarded soon after release of results. Those for successful school candidates will be forwarded to them through their Heads of School. Private candidates may collect theirs at the Council's offices according to programmes to be made public at the appropriate times.
- (7) The award of a certificate is entirely within the discretion of the Council and the Council will not be liable to any candidate in respect of the withholding or cancellation of any certificate improperly obtained.
- (8) Certificates remain the property of the Council and legal proceedings will be instituted against any person who alters anything on them.
- (9) Examination scripts will be disposed off three months after the release of results.

6. **THE CONDUCT OF CANDIDATES IN THE EXAMINATION HALL**

(1) **Supervision of the Examination**

- (a) The examination shall be under the control of the Supervisor who shall be responsible to the Council.
- (b) The Supervisor will be required to carry out the detailed instructions on the conduct of the examination at the centre that will be assigned to him/her. These will relate to the admission of candidates into the examination halls, the distribution of examination question papers to candidates, the collection of scripts at the end of each period, and their despatch to the Council and the maintenance of constant and effective supervision over the candidates.
- (c) It is the duty of a Supervisor to report to the Council all cases of irregularity or misconduct in the examination. The report must be written immediately a candidate is caught in such irregularity or misconduct.

The candidate should be requested to write his/her statement on the incident and then allowed to continue the examination unless he/she interferes with the work of other candidates.

Further action on such candidates will be taken by the Council in accordance with its rules and regulations.

- (d) A candidate whose examination work is affected by adverse circumstances should inform the Supervisor at the centre at which he/she takes the examination. Where the candidate falls ill and cannot take the examination in some papers, he/she must supply to the Supervisor with medical certificate to that effect, which should be forwarded to the Council together with the appropriate Special Report on the candidate which has been completed by the Supervisor.
- (e) The Council may, at any time, send an External Supervisor to a school or centre to take control of the examination, or may send an Officer or Inspector to a centre during the examination to verify if it is being conducted in strict accordance with the regulations.

(2) **Instructions to Candidates**

- (a) Candidates must obey all instructions given by the Supervisors and Invigilators. In particular, they must enter and leave the halls when told to do so.
- (b) Candidates must not give or receive any assistance in answering the examination questions.
- (c) Candidates must not talk to other candidates inside the examination hall.

- (d) Candidates must not tear part of their question papers, answer sheets or answer booklets.
- (e) Candidates must stop work when they are told to do so and must always hand over their answer scripts or answer booklets **personally** to Supervisor/Invigilators at the end of the examination.
- (f) Candidates must not remove any answer booklet or paper from the examination hall. Examination papers remain the property of the Council.
- (g) In all cases of misconduct, the Council may, after considering the report, cancel the **either** the result of the candidate in the subject involved **or** his/her entire results.
- (h) Candidates should not bring any book, mobile phone or other electronic gadgets (except calculators of the silent, non-programmable type), bag or other property into the examination room/hall.
- (i) The Council does not accept responsibility for such books, bags or other properties which candidates leave at the precincts of the examination hall.
- (j) Candidates may not be allowed into the examination hall after thirty (30) minutes of the commencement of the examination.
- (k) Candidates should not leave the examination hall within thirty (30) minutes of the commencement of the examination.

7. **RULES AND REGULATIONS FOR DEALING WITH CASES OF IRREGULARITY IN THE COUNCIL'S EXAMINATION**

(1) **Bringing Foreign Material into Examination Hall**

- (a) Where a candidate is found in the examination hall with notes, textbooks, prepared material or any other printed material, the candidate's entire result in the examination shall be withheld pending cancellation of the result of the subject involved by the appropriate Committee of Council.
- (b) Where a candidate is found in the examination hall with a blank piece of paper or any other material not covered under 1(1) above, (except mobile phone or any other electronic communication device) the entire results of the candidate shall be withheld pending cancellation of the results of the subject involved by the appropriate Committee of Council.
- (c) Where a candidate is found with a programmable calculator in the examination hall, the entire result of the candidate shall be withheld pending cancellation of the result of the subject involved.

- (d) Where a candidate is found with a mobile phone or any other electronic communication device in the examination hall, the entire results of the candidate shall be withheld pending the cancellation of his/her entire results by the appropriate Committee of Council.

(2) Irregular Activities Inside or Outside the Examination Hall

- (a) Where a candidate is apprehended for offence(s) such as those listed below, inside or outside the examination hall, the candidate's entire results in the examination shall be withheld pending cancellation of his/her entire result by the appropriate Committee of Council.
 - i. Stealing, converting or misappropriating the script(s) of other candidate(s);
 - ii. Substitution worked script during or after the examination;
 - iii. Seeking or receiving help from non-candidate(s) such as invigilator(s), supervisor(s), teacher(s) or other personalities during the examination.
- (b) Where the person giving the help is not a candidate for the examination in session, but a prospective candidate, he/she shall be barred from taking any examination conducted by the Council for one year and will also be reported to the appropriate authority for disciplinary action to be taken against him/her. In addition to the above action, the candidate's entire result shall withheld pending cancellation by the appropriate Committee of Council.
- (c) Where a candidate is apprehended for offence(s) such as those listed below inside or outside the examination hall, the candidate's entire results shall be withheld pending cancellation the result of the subject involved by the appropriate Committee of Council.
 - i. Tearing part of the question paper or answer booklet during the examination;
 - ii. Refusing to submit script to the supervisor after examination;
 - iii. Starting to write an examination before commencement of work is officially announced OR continuing to write after official orders have been given for candidates to stop work;
 - iv. Other irregular activities within immediate precinct precincts of the examination hall before, during or after the examination.

(3) Collusion

- (a) Where a candidate is caught during the examination passing notes for help from other candidate(s), receiving or giving assistance, taking with or

colluding in any manner with another candidate(s) , the entire result of the candidate(s) involved shall be withheld pending the cancellation of his/her result(s') for the subject involved by the appropriate Committee of Council.

- (b) Where cases of cheating are detected in script(s) and/or otherwise established in one paper, the results of the subject for the candidate(s) involved shall be cancelled.
- (c) Where a candidate is proved to have cheated in more than one paper/subject, his/her results in those subjects shall be cancelled.

(4) Impersonation

Where a person is caught impersonating a candidate, he/she shall be handed over to the police for prosecution. The entire results of the person being impersonated and those of the impersonator, if he/she is also a candidate for any WAEC examination, shall be withheld pending cancellation by the appropriate Committee of Council. Both the impersonator and the impersonated shall be barred from taking any examination conducted by the Council for a period of not less than two years.

(5) Leakage

- (a) Where case of leakage is established at a centre, the entire results of the candidates offering the subject(s) involved at the centre shall be withheld
- (b) Candidates proved to have been involved in the leakage shall have their entire results cancelled by the appropriate Committee of Council.
- (c) Where it is established that the school authorities condoned, connived at, and/or encouraged the leakage, the entire results of the candidates at the centre shall be withheld pending cancellation of the entire result by the appropriate Committee of Council. In addition, the school shall be de-recognised in accordance with Rule 6 below.

(6) Mass cheating

- (a) Where more than half of the candidates for the subject at a centre are involved in collusion or other forms of examinations malpractice, this shall be regarded as mass cheating.
- (b) Where mass cheating in a subject as a centre is established, the entire result of the candidates at the centre shall be withheld pending cancellation of the results of the subject for those confirmed to have cheated.
- (c) Where mass cheating has been established, the following shall also apply:
 - i. In case of schools, a report shall be made to the Ministry of Education or the appropriate Board for disciplinary action to be taken against

the person(s) responsible and the school shall be de-recognised for a period not less than one year.

- ii. In the case of public centres, the Council shall take appropriate action.
- (d) A school shall de-recognised for a stated period if
 - i. Mass cheating is established in more than one paper/subject.
 - ii. The appropriate Committee of Council is satisfied that the school cannot ensure the satisfactory conduct of the Council's examination.
- (e) De-recognition implies that:
 - i. The school authority can no longer organise or manage the school as a school centre, although the Council or its agent may use the physical facilities of the school for the purpose of the examination.
 - ii. The school may be allowed to present its students as school candidates, but the conduct of the whole examination (practical and Theory) shall be responsibility of Council.
 - iii. The school concerned shall pay the prescribed extra fees for the supervision and invigilation of the examination before the examination begins.
- (f) Notwithstanding items 6(3)(a) and 6(4) above, recognition may be restored upon a written assurance from the administering authority of the school that the necessary requirement has been satisfied. Such assurance shall contain details of measures big taken to ensure the satisfactory conduct of the examination, and those which shall be put in place subject accepted by the council. Recognition, however, will only be restored after at least one year of de-recognition.

(7) Insult/Assault on Supervisors/Invigilators/Inspectors

- (a) Where a candidate insults or assaults a supervisor/invigilator in the lawful performance of his/her duties inside or outside the examination hall, or in any other way disturbs the conduct of the examination, the entire results of the candidate shall be withheld pending cancellation of the entire results by the appropriate Committee of Council. The candidate shall also be barred from taking any examination conducted by the Council for a period not less than two years. In addition, he/she may be handed over to the police for prosecution.
- (b) Where a candidate brings into the examination hall or uses anything including chemical substance with intent to cause injury, temporary or permanent incapacity to any authorised person in the examination hall including other candidates, the results of the candidates shall be

withheld pending the cancelation of the entire results by the appropriate Committee of Council. In addition, the candidates shall be barred for a period of not less than two years from taking any examination conducted by the council.

- (c) Contravention of Rule 7(1) and 7(2) shall not preclude legal action being taken against the candidate by the Council or the individual(s) concerned.

(8) Contravention of Instructions to Candidates

Where a candidate, in contravention of the instructions to candidates, writes with pencil instead of ink or shades with ink instead of pencil, his/her entire results shall be withheld pending cancellation or his/her result for the subject concerned by the appropriate Committee of Council.

(9) New Cases

As new cases arise, which are not covered by the above rules, the appropriate Committee of Council shall take necessary action.

(10) Review

These rules shall subject to review as and when necessary.

8. DECLARATION BY CANDIDATES

Every candidate registering for the examination shall be required to complete the following declaration:

I, have read the rules and regulations governing the conduct of the examination and I agree to be bound by them. I hereby declare that I shall render myself liable for prosecution in case of a breach of any of the rules and regulations.

.....

Name

Signature

Date

9. FORMAT FOR REPORTING THE RESULTS OF THE EXAMINATION AND RELATED ISSUES

(1) Grades and their Interpretation

There will be six grades in order of merit from A to F, Grade A being the highest and Grade F, the lowest.

The interpretation of the various grades is as follows:

A	-	Excellent
B	-	Good
C	-	Credit
D	-	Pass
E	-	Weak Pass
F	-	Fail

(2) Conditions of Issue

- (a) The certificate issued remains the property of the West African Examinations Council at all times.
- (b) The certificate should be kept in a safe place.
- (c) The West African Examinations Council will not issue any copies of the original certificate.
- (d) Any alteration on the certificate renders it invalid. Holders of such certificates may be prosecuted.
- (e) The certificate must be surrendered to the West African Examinations Council on request.

(3) Confirmation of Results

- (a) On application and after the payment of a prescribed fee, a confirmed statement of a candidate's results in the examination will be forwarded to institutions of learning and prospective employers. Such statements are however, **not** issued to individual candidates or persons.
- (b) If a candidate is required to submit a confirmed statement of his/her results to any organisation as indicated above, he/she should forward the following details together with the prescribed fee and his/her two passport-size photographs to the Council:
 - (i) Name (in full and as used in the examination)
 - (ii) Month and Year of Examination
 - (iii) Index Number used for the examination
- (c) The passport-size photographs should be endorsed at the back by one of the following persons indicating that the applicant is the bonafide candidate who took the examination:
 - (i) Head of a Recognised Educational Institution

- (ii) A Barrister/Solicitor
 - (iii) A Senior Civil/Public Servant
 - (iv) A Senior Military/Police Officer etc.
 - (v) A Medical Officer
- (d) Any organisation or institution that wishes to confirm the examination results of its employees is required to submit to the Council photocopies of the document presented by the employees together with two passport-size photographs of each of them, endorsed at the back by a senior official of the company/institution and the prescribed fees paid.
- (e) Only applications accompanied by all the requirements will be processed.

AUDITING

1. AIMS

The aims of this syllabus are to:

- (a) develop the basic understanding of the nature and objectives of an audit and general auditing practice.
- (b) lay a good foundation for higher studies in auditing.
- (c) equip candidates with knowledge to function as audit assistants.

2. TARGET POPULATIONS

This syllabus is designed for candidates who have passed the General Business Certificate Examination or its equivalent in Financial Accounting and/or Cost Accounting or have had a recognized training in Accounting and /or Auditing.

3. FORM OF THE EXAMINATION

The examination will consist of a three-hour paper. Candidates will be expected to answer five out of seven questions for 100 marks. All questions will carry equal marks.

4. DURATION OF STUDY

A minimum period of five hours per week will be sufficient to cover the syllabus fully in two years.

5.

DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
1. THE NATURE, PURPOSE AND SCOPE OF AN AUDIT	<p>At the end of these units of work, the candidates must be able to:</p> <ul style="list-style-type: none"> 1.1 explain the nature of an audit. 1.2 explain the purpose and scope of auditing. 1.3 explain the different types of audit. 1.4 differentiate between auditing and accounting. 1.5 explain the auditor's responsibilities. 1.6 differentiate between external and internal audit. 1.7 explain the advantages and disadvantages of an audit. 1.8 explain the composition and function of an audit committee.
2. THE REGULATORY FRAMEWORK OF AUDITING	<ul style="list-style-type: none"> 2.1 differentiate between auditing standards and guidelines. 2.2 explain the rules of professional conduct. 2.3 explain the procedure for the appointment of auditors. 2.4 explain the purpose of letters of engagement. 2.5 describe the contents of letters of engagement.
3. AUDITING REQUIREMENTS OF THE COMPANIES CODE, 1963 (ACT 179)	<ul style="list-style-type: none"> 3.1 state the legal requirements with regard to accounts and audit. 3.2 state the statutory powers and duties of auditors. 3.3 state the qualification of auditors. 3.4 explain the procedure for the resignation and removal of auditors.
4. FUNDAMENTAL PRINCIPLES AND CONCEPTS	<ul style="list-style-type: none"> 4.1 explain the qualities of an auditor: independence, objectivity, integrity, confidentiality, due care, skill and competence. 4.2 explain the concept of "materiality" and its relevance to the auditor. 4.3 explain the concept of "true and fair".

TOPIC	COURSE OBJECTIVES
5. AUDIT PLANNING	5.1 explain audit planning. 5.2 state the objectives of audit planning. 5.3 state factors to consider when developing an audit plan. 5.4 identify the sources of information available to the auditor about the client's business during the planning process.
6. INTERNAL CONTROLS	6.1 explain internal controls. 6.2 explain the elements of internal controls. 6.3 explain the types of internal controls. 6.4 describe how the external auditor ascertains internal control systems. 6.5 explain the extent to which the auditor can rely on internal control systems. 6.6 explain the nature and purpose of letters of weakness. 6.7 explain the role of the internal audit department. 6.8 explain the extent to which the external auditor relies on the internal auditor's work.
7. AUDIT EVIDENCE AND DOCUMENTATION	7.1 explain the nature and purpose of audit evidence 7.2 describe the methods of obtaining audit evidence. 7.3 explain the importance of the following: current audit file, permanent audit file and audit programmes. 7.4 explain letter of representation.(management representation letter) 7.5 explain the nature and objectives of audit sampling. 7.6 explain routine checking and vouching. 7.7 explain verification of assets.
8. SPECIALIZED AUDITS AND INVESTIGATIONS	8.1 explain audit investigations. 8.2 identify types of audit investigations. 8.3 differentiate between fraud and errors. 8.4 state the steps to follow in investigating fraud and errors.

TOPIC	COURSE OBJECTIVES
9. AUDIT TESTS	9.1 explain compliance testing and substantive testing. 9.2 explain compliance testing of accounting systems with regard to Sales, Purchases, Wages and Cash. 9.3 explain substantive testing of accounting systems with regard to Inventories, Non-current Assets, Account Receivables, Cash and Bank, Accounts Payable, Stated Capital.
10. AUDIT REPORT	10.1 explain the contents of an audit report. 10.2 explain the two main types of audit opinion modification: (a) Modifications that will not affect the audit opinion (b) Modifications that will affect the audit opinion (i) qualified opinion (“except for” and “subject to”) (ii) disclaimer of opinion (iii) adverse opinion

NOTES FOR GUIDANCE

TOPIC 1

Candidates should appreciate that an audit may be statutory, non-statutory, management, final, continuous, interim, system-based, etc. Emphasis should be placed on the fact that the auditor's main responsibility is not the detection of fraud and irregularities.

TOPIC 2

Candidates should be familiar with the International Standards on Auditing and Code of Ethics of Professional Accountants.

TOPIC 3

Questions on this part of the syllabus will be based primarily on the relevant parts of Sections 123 to 136 of the Companies Code, 1963, (Act 179) and part 2 of schedule 7.

TOPIC 4

The qualities of an auditor must be well-understood by candidates. The concept of "true and fair" as the subject matter of auditing should be well understood by candidates.

TOPIC 5

Candidates should be conversant with factors to consider in developing an audit plan.

TOPIC 6

Candidates should understand the internal control system thoroughly. Candidates should be familiar with internal control questionnaire but questions on preparation of the questionnaire will not be set.

TOPIC 7

The various documents necessary for an audit should be well treated. Candidates should be able to explain the basic sampling methods. Candidates should also be familiar with the concepts of vouching and verification of assets.

TOPIC 8

Candidates should clearly distinguish between fraud and errors and be conversant with steps to follow in investigating fraud and errors

TOPIC 9

Candidates should understand simple compliance and substantive tests of financial statement items. They should also know how to verify the items listed in 9.3

TOPIC 10

Candidates should be conversant with the contents of an audit report as well as the procedure for writing one. Candidates would not be expected to write audit reports.

SUGGESTED READING LIST

- | | | | |
|----|-------------------------------|---------------------------------------|--------------------------|
| 1. | A. H. Millichamp | Auditing | D. P. Publications |
| 2. | M. J. Pratt | Auditing | Pitman |
| 3. | Kwame Gyasi | An International
Guide to Auditing | Graham Burn |
| 4. | I. T. Okai | Auditing for You | |
| 5. | -Companies Code 1963, Act 179 | | |
| 6. | - | International Standards on Auditing | |
| 7. | Augustine Addo | Audit Practice and Assurance | Kedak Book -
Services |
| 8. | Amile Wolfe | Auditing Today | |

COMMUNICATION IN ORGANISATIONS

1. **AIMS**

The aims of this syllabus are to test candidates’

- (1) general communicative competence;
- (2) communicative competence required in organisations
- (3) knowledge and application of the principles and practice of communication in organisations;
- (4) familiarity with various forms of communication used within and among organisations.

2. **TARGET POPULATION**

- (1) GBCE/SSSCE/WASSCE, technical /vocational school graduates with credit in English Language who wish to further their studies.
- (2) Employees with or without any of the qualifications specified in (1) above, but who have a minimum of ten years’ working experience and who wish to advance in their career.

3. **FORM OF EXAMINATION**

The examination is made up of a three-hour paper which carries 200 marks. The paper has two sections, A and B as follows:

SECTION A: Summary - 70 marks;
General Composition - 50 marks.

SECTION B: Organizational Communication - 80 marks.

4. **DURATION OF STUDY**

A minimum period of **ONE** year of three contact hours per week after the GBCE should be adequate to prepare fully for the examination.

DETAILED SYLLABUS

SECTION A

1 **SUMMARY**

Two prose passages of between 300 and 350 words will be set.

This is to test candidates’

- (1) understanding of written passages;
- (2) ability to process information contained in such passages;
- (3) ability to reduce the length of a passage without changing its meaning.

The questions will test candidates’ ability to

- (1) read and understand the passage;
- (2) rewrite the passage in their own words;

- (3) reduce the length of the passage without changing its structure and meaning;
- (4) pick out salient points in a passage.

2. **General Composition**

This is to test candidates' ability to write different types of essay. Areas to be covered include the following:

- (1) Narrative
- (2) Descriptive
- (3) Argumentative
- (4) Expository

Candidates will be expected to write an essay of between **500** and **550** words on any **one** of **four (4)** questions to be set using the appropriate register and paying attention to Content, Organization, Mechanics of Writing, and Expression.

SECTION B

Office Communication

This is to test candidates' specific knowledge of business communication. **Five (5)** questions will be set and candidates will be expected to answer **any two (2)** questions. Each essay should be between **200** and **250** words written in the appropriate register and paying attention to:

- (1) Format (heading, indentation, paragraphs etc.)
- (2) Tone
- (3) Content
- (4) Expression

Areas to be covered include:

- (1) Letters - business and circular, references, job application, offers and acceptance, apologies
- (2) Memoranda - format and tone
- (3) Reports - content, format - types; Routine e.g. periodic progress, appraisals, feasibility, recommendations, Special e.g. investigative.
- (4) Advertisements
- (5) Documentation of meetings - house-style, notice of meetings and agenda, minutes.
- (6) Speechwriting
- (7) Proposals

TOPIC	OBJECTIVES
<p>1. SUMMARY WRITING</p> <p>GENERAL COMPOSITION</p> <p>2. CORRESPONDENCE IN ORGANISATIONS</p> <p>2.1 Letters</p> <p>2.2 Memoranda</p> <p>2.3 E-mails</p> <p>2.4 Reports</p> <p>2.5 Minutes</p> <p>3. GENERAL COMMUNICATION</p> <p>3.1 Speech writing</p> <p>3.2 Advertisements</p>	<p>At the end of these units of study, candidates should be able to read and understand the passage;</p> <p>reduce the length of a passage to the specified number of words without changing the meaning of the passage; rewrite the passage in his/her own words;</p> <p>pick out the salient points in the passage.</p> <p>Write different types of composition covering the following:</p> <ul style="list-style-type: none"> • Narrative • Descriptive • Argumentative • Expository <p>3.1.1 Write routine letters in organisations</p> <p>3.2.1 Write memoranda for different organizational contexts</p> <p>3.3.1 write e-mails for different purposes</p> <p>3.4.1 write reports to suit different organizational contexts</p> <p>3.5.1 write minutes of meetings using the appropriate formats and house styles</p> <p>4.1.1 Write simple speeches for different occasions using the appropriate format and register</p> <p>4.2.1 write simple advertisements for different situations for newspaper publications</p>

NOTES:

TOPIC 1.

Candidates are expected to write a précis of a prose passage. Candidates will further be asked to write key points from another prose passage of about three hundred and fifty (350) words. They should know that they will be examined on general knowledge without emphasis on technicalities.

TOPIC 2.

Candidates will be expected to write different types of essay, like, the narrative, descriptive argumentative and expository.

TOPIC 3.

Considering the significance of letters in routine organizational activities, candidates should develop superior skills in writing formal letters for different situations including letters of application, job offer, apology, promotion, dismissal, enquiry, query, requests, and complaints.

Candidates must be conversant with the following in writing their letters;

- Format – writer's address, date, reference, recipient's address, salutation, subject/heading, body of the letter, subscription/complementary close, signature, name, job designation/title, copies circulated and enclosures.
- Tone
- Content
- Expression

Candidates are advised to be conversant with the fully blocked format.

Memoranda play a significant role in organizational activities and candidates must be able to use the appropriate format which includes; the name of the organization, "memorandum" to, from, date, reference, subject, content or body, copies circulated, enclosures, signature.

E-mail has gained a lot of significance as a routine communication tool given the increase in technology and online communication. Candidates are therefore advised to be conversant with the appropriate layout for composing e-mails using the following outline; from line, the subject line, the blind copy, salutation/greetings, content/body of the email, footer/ending/complementary close e.g. thank you **not** yours faithfully.

Candidates must be able to use the proper structure and layout for formal reports. The proper section headings must be used. These include from, to, date, reference, subject, terms of reference, procedure, findings, conclusion, recommendations, name and signature. Candidates are encouraged to practice report writing.

Candidates must be conversant with the importance of preparation, introduction, conclusion and transition when developing speech writing. Candidates are advised to use formal language when writing their speeches. The speeches must be more business-like.

Candidates are expected to develop practical skills in writing advertisements for newspaper publication using the following guidelines; headlines, composition and structure of the message, use of white space and proportions, action statements and follow up instructions.

SUGGESTED READING LIST

- | | | | |
|----|-------------------------------|---|--|
| 1. | Peter Little and L. Gartside | - | <u>Communication in Business</u> |
| 2. | L. Gartside | - | <u>English for Business Studies</u> |
| 3. | Nicki Stanton | - | <u>The Business Communication - Improving your Communication Skills</u> Pan Books, London and Sydney |
| 4. | Nicki Stanton | - | <u>What Do You Mean By Communication?</u> Pan Books, London and Sydney |
| 5. | Desmond Evans | - | <u>People and Communication</u> |
| 6. | C.J Parsons and S.J. Hughes | - | <u>Written Communication for Business Studies</u> |
| 7. | Susan Davis and Richard West | | <u>Business and Secretarial English</u> Pitman Publishers Ltd, London |
| 8. | Bertha J. Erich, Weis Naterop | | <u>Business Letters for All</u> Eva Haberfeline Oxford University Press, Oxford, New York, Toronto |
| 9. | Sekyi-Baidoo, Yaw | - | <u>Learning and Communication</u> |

BUSINESS FINANCE

1. **AIMS**

The aims of the syllabus are to:

- (1) expose students to financial management principles and practices associated with the running of business organisations and public institutions.
- (2) develop a sound mastery of the knowledge of financial institutions, their inter-relationships and importance in generating and facilitating the use of financial resources for public and private institutions.
- (3) help students appreciate the financial knowledge acquired and apply its principles and practices to commerce and industry.
- (4) provide a good foundation for students who wish to pursue higher professional and academic programmes in finance.

2. **TARGET POPULATION**

This syllabus is designed for candidates who

- (1) have passed the General Business Certificate Examination or its equivalent;
- (2) are to be employed as middle level personnel in public and private organisations;
- (3) wish to acquire other professional and/or academic qualification in Commerce

3. **FORM OF THE EXAMINATION**

The examination will be a 3-hour paper. There will be eight questions and candidates will be required to answer any five for 100 marks. All questions will carry equal marks.

4. **DURATION OF STUDY**

A minimum period of two years of six hours per week will be enough to cover the syllabus fully.

5.DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
1. INTRODUCTION TO FINANCE 1.1 Nature and Scope 1.2 Meaning of Business Finance 1.3 Decision areas in Business Finance	<p>At the end of these units of work, the candidate should be able to:</p> <p>1.1.1 explain the nature and scope of finance to cover:</p> <ul style="list-style-type: none">- financial management in profit making organisations in the public and private sectors of the economy- financial management in Public/ Governmental Institutions <p>1.1.2 distinguish between Business Finance and Public Finance.</p> <p>1.2.1 explain that Business Finance involves:</p> <ul style="list-style-type: none">- financial planning and control- selection and management of projects and assets- acquisition of funds- management of funds- reporting on financial performance. <p>1.3.1 identify and explain the decision areas in finance as:</p> <p>financing or capital structure decisions</p> <ul style="list-style-type: none">- investment decisions- capital expenditure- working capital management,- dividend policy or profit allocation decisions.
2. BUSINESS ORGANISATIONS 2.1 Types of Business Organisations: (a) Sole Proprietorship; (b) Partnership; (c) Co-operative Societies; (d) Public Enterprises; (e) Companies.	<p>2.1.1 discuss the main features of each type of business organisation.</p> <p>2.1.2 discuss the sources of finance for each type of business.</p>

TOPIC	COURSE OBJECTIVES
2.2 Objectives of Business Organisations	2.2.1 state and explain the objectives of business organisations e.g. profit maximisation, growth and survival, social responsibility and shareholders' wealth maximization
3. FINANCIAL PLANNING	3.1 explain financial planning 3.2 explain the following tools used for financial planning <ul style="list-style-type: none"> - cash budget - ratio analysis - break-even analysis 3.3 use the tools identified in 3.2 to solve problems from a given data.
4. THE FINANCIAL SYSTEM 4.1 Overview 4.2 Central Banking Role and Functions	4.1.1 identify the basic components of the Financial System i.e. Financial Institutions, Financial Markets and Financial Instruments. 4.1.2 explain the importance of Financial Intermediation in the mobilisation and allocation of funds in the economy. 4.1.3 explain the basic characteristics of banking and non-banking financial institutions. 4.2.1 examine the functions of the Bank of Ghana as specified in the legislation governing its operations. 4.2.2 explain how the Bank of Ghana supervises the banking system and implements monetary policies. This should include an understanding of techniques of monetary control viz: open market operations, bank rates, reserve ratios, special deposits, directives, etc.
4.3 Commercial Banking Sources and Uses of Funds Methods of Payment	4.3.1 identify the sources and explain the uses of funds by Commercial Banks. . 4.3.2 examine the instruments used in the payment and transmission of money eg. Mail, Transfers, Drafts, Cheques, Standing Orders, Direct Debit Transfers, Letters of Credit, Society for Worldwide Inter-Bank Financial Telecom), (SWIFT), Credit Cards.

TOPIC	COURSE OBJECTIVES
Sources and Uses of Funds	4.6.2 examine the sources and uses of funds of non-bank financial intermediaries.
4.7 Financial Market: Money Market and Capital Market	<p>4.7.1 distinguish between money market and capital market.</p> <p>4.7.2 define money market giving examples.</p> <p>4.7.3 identify main money market instruments eg. bills, negotiable certificates of deposit, commercial papers, repurchase agreement, etc.</p> <p>4.7.4 distinguish between the secondary and primary markets and their respective functions.</p> <p>4.7.5 identify major securities markets and institutions eg: Primary (New Issues) Market, Organised Stock Exchange, Over the Counter (OTC) market.</p> <p>4.7.6 identify main capital market instruments eg. Shares, bonds.</p> <p>4.7.7 explain the operation of the Stock Exchange eg. How shares change hands on the stock exchange.</p> <p>4.7.8 distinguish between the activities of Jobbers, Brokers, Bulls, Bears and Stags.</p> <p>4.7.9 distinguish between Licensed Dealing Members and Associate Members on the Ghana Stock Exchange.</p> <p>4.7.10 explain how the over the counter market (OTC) operates.</p> <p>4.7.11 identify Financial Institutions which perform investment functions in Ghana eg.. Commercial Banks, brokerage firms, etc.</p> <p>4.7.12 explain the role and functions of banking institutions in the capital market.</p>
5. SOURCES OF FINANCE 5.1 Short term Sources	5.1.1 identify the suppliers of short-term funds eg: Commercial Banks, Rural Banks and Non-bank Financial intermediaries.

TOPIC	COURSE OBJECTIVES
5.2 Medium / Long Term Sources	<p>5.1.2 distinguish between the various types of short-term finance i.e. trade credit, short term bank loans and over-drafts, bill discounting, customer deposit.</p> <p>5.1.3 discuss the role of the cost of credit in the selection of an alternative financing source.</p> <p>5.2.1 Identify and explain medium and long-term sources as either equity or debt.</p> <p>5.2.2 identify the suppliers of medium and long term-funds i.e. ordinary investors who acquire corporate securities, development banks, insurance companies, the organisation itself through ploughing back profits, hire purchase companies and leasing firms.</p> <p>5.2.3 analyse the nature and characteristics of financial instruments which are issued to obtain long-term funds: ordinary and preference shares, debentures /bonds</p> <p>5.2.4 distinguish between bonus issue, rights issue and stock dividend.</p>
<p>6. CAPITAL BUDGETING</p> <p>6.1 First Principles of Valuation (Time Value of Money)</p> <p>6.2 Cost of Capital</p> <p>6.3 Fundamentals of Capital Budgeting</p>	<p>6.1.1 explain the following: simple interest, compound interest, present value, future value and annuity.</p> <p>6.1.2 compute values using the tools in 6.1.1 from a given data.</p> <p>6.2.1 explain the concept as a standard for evaluating investment proposal</p> <p>6.2.2 define capital budget</p> <p>6.2.3 describe the steps in capital budgeting</p> <p>6.2.4 calculate the average, marginal and total cost, of capital from a given data.</p> <p>6.3.1 use the following evaluation techniques: Net Present Value, Payback Period, Internal Rate of Return, Accounting Rate of Return and Profitability Index to appraise investment proposals and to make (accept/reject) decisions.</p>
<p>7. WORKING CAPITAL MANAGEMENT</p> <p>7.1 Working Capital</p>	<p>7.1.1 explain working capital and its importance to business entities.</p> <p>7.1.2 explain the various working capital policies eg: Aggressive, Conservative and Moderate Approaches.</p> <p>7.1.3 explain and calculate cash operating cycle from a given data.</p>

TOPIC	COURSE OBJECTIVES
<p>7.2 Managing Working Capital</p>	<p>7.1.4 calculate and explain liquidity or working capital ratios in relation to industry's bench mark.</p> <p>7.2.1 explain the various models for managing cash: Baumol and Miller Orr Models. Calculate cash levels using the Baumol and Miller Orr Models.</p> <p>7.2.2 explain the methods of easing cash shortage e.g. Postpone investment, selling idle assets, offer cash discounts.</p> <p>7.2.3 explain the various techniques for retrieving overdue accounts receivables.</p> <p>7.2.4 calculate the cost of using trade credit.</p>
<p>8. Public Financial Management</p> <p>8.1 Macroeconomic Policies</p> <p>8.2 Role and Significance of Government Budgets</p> <p>8.3 Budget Components</p> <p>8.4 Budget Procedures</p> <p>8.5 Budget Deficits</p> <p>8.6 Debt Management</p>	<p>8.1.1 explain government fiscal policies</p> <p>8.1.2 explain government monetary policies.</p> <p>8.2.1 discuss the aims and principles of government budgetary policy and its effects on economic development.</p> <p>8.2.2 examine the role of the budget in relation to national development.</p> <p>8.3.1 account for the basic components of the budget: Revenue - Tax revenue, Non-tax revenue, Grants and Donations. Expenditure - Compensation, Goods and services, Interest, Assets/Investments.</p> <p>8.4.1 discuss budgetary processes and procedures.</p> <p>8.5.1 explain the reasons for and problems of budget deficits.</p> <p>8.6.1 explain the purposes of government borrowing - local and external (eg: Borrowing from International Bank for Reconstruction and Development, International Monetary Fund, European Economic Community, Treasury Bills, Loans from Bank of Ghana, etc.)</p> <p>8.6.2 examine the relationship between government borrowing and budget deficits.</p>

TOPIC	COURSE OBJECTIVES
8.7 Public Financial Institutions	<p>8.7.1 identify institutions involved in public financial administration:</p> <ul style="list-style-type: none"> - Ghana Revenue Authority - Controller and Accountant General Department - Audit Service <p>8.7.2 examine the roles, structures and functions of the institutions mentioned 8.7.1</p>

READING LIST

1. Commerce
Its Theory and Practice - S. Evelyn Thomas Revised by L.B. Curzon, Cassel, London
2. Managerial Finance - J. Fred Weston and Eugene S. Brigham, Dryden Press
3. Financial Management - I.M. Pandey, Vani Educational Books
4. Essentials of Financial Management and Financial Markets - Gibrine Adam
5. Incoterms 1992
6. Banking Act, 2004 - Act 673
7. Bank of Ghana Act,(2002) - Act 612
8. Practical Approach to Commerce Finance - Von Gamel
9. Finance of International Trade - Atuahene Richmond

NOTES FOR GUIDANCE

TOPIC 1 - INTRODUCTION TO FINANCE

A thorough treatment of areas specified in the syllabus is required.

TOPIC 2 - BUSINESS ORGANIZATIONS

Emphasis should be on the features and sources of finance for the various types of business organisations stated.

The goal of shareholders' wealth maximization should be stressed.

TOPIC 3 - FINANCIAL PLANNING

Detailed treatment of Cash Budget, Break Even Analysis and Ratio Analysis is required of candidates.

TOPIC 4 - THE FINANCIAL SYSTEM

1. Students should be able to categorise Financial Institutions into Capital and Money Markets and the instruments they trade in.
2. Meaning, process and importance of financial intermediaries are required.
3. Only the characteristics of the institutions indicated in the syllabus are required.
4. Students should be abreast with the functions of the Bank of Ghana as specified in the legislation governing its operations.
5. Functions to be discussed should be those specified in the Acts establishing Development Banks.
6. Knowledge of the distinction between the sources and uses of Funds of a Development Bank and those of Commercial Banks is required.
7. Identification of existing Merchant Banks in Ghana and a thorough knowledge of the functions of the Banks are required.
8. The ability to distinguish money market from capital market and primary market from secondary market is required.
9. Knowledge of the operations of stock exchanges with emphasis on the Ghana Stock exchange is required.
11. Students should be able to identify and explain the characteristics of money market instruments.
12. All the elements identified in the Syllabus should be treated in detail.

TOPIC 5 - SOURCES OF FINANCE

1. Knowledge of the merits and demerits of the use of short-term sources of financing should be emphasized.
2. Knowledge of the uses of long-term funds in business will be required.

TOPIC 6 - CAPITAL BUDGETING

1. The significance of cost of capital should be stressed. Only an elementary treatment of calculations on cost of capital is required.
2. A thorough treatment of only the techniques specified in the syllabus is required. Knowledge of the types of projects to which capital budgeting techniques are applied is required.

TOPIC 7 - WORKING CAPITAL MANAGEMENT

1. Candidates should be able to explain working capital and its importance to business entities.
2. Candidates should be able to explain the various working capital policies and the various models for managing cash.

TOPIC 8 - PUBLIC FINANCIAL MANAGEMENT

1. Treatment should be limited to the elements specified in the syllabus.
2. Candidates would be expected to have knowledge of the implications of the Government Budget Statements for Business Organisations in Ghana.
3. Candidates should know the main items under recurrent and capital expenditure as represented in Government Budget Statements.
4. Candidates would be expected to have knowledge of budget preparation procedures in the public sector of Ghana.
5. Knowledge of the problems associated with public debt is required.
6. Knowledge of the classification of Government borrowing (inflationary and non-inflationary) must be emphasized.
7. A thorough knowledge of the functions of the institutions indicated in the syllabus and their inter-relationship is required.

BUSINESS LAW

1. **AIMS**

The aims of this syllabus are to develop an understanding of the basic principles of Business Law and enhance an appreciation of their relationship to the economies and social environment in which relevant business operations are carried out.

2. **TARGET POPULATION**

The syllabus is intended to be of benefit to:

- (1) Candidates who are studying to take examinations of various professional bodies in Business Law;
- (2) Candidates who have passed Business Law at the General Business Certificate Examination level or its equivalent and wish to acquire the Certificate at a higher level;
- (3) people who wish to acquire a working knowledge of Business Law in the day to day running of their businesses.

3. **FORM OF THE EXAMINATION**

There will be one paper of 3 hours duration. Eight questions will be set out of which candidates will be expected to answer any five for 100 marks.

4. **DURATION OF STUDY**

A period of 2 years of 4 hours a week for a candidate who has successfully passed the General Business Certificate Examination in Business Law will be enough to cover the syllabus fully.

5. **DETAILED SYLLABUS**

TOPIC	COURSE OBJECTIVES
1. NATURE AND FORMATION OF CONTRACTS	At the end of these units of work, the candidate should be able to:
1.1 Form of Contract	1.1.1 define and differentiate between various types of contract: (a) Simple Contracts (b) Speciality Contracts 1.1.2 describe and illustrate ways in which a contract can be made: (a) in writing (b) orally (c) by conduct
1.2 Formation of Contract (Offer, Acceptance, Counter Offer, Invitation to Treat etc).	1.2.1 explain the characteristics of an offer. 1.2.2 describe the various ways and effects of communicating an offer. 1.2.3 explain and illustrate different types of offer, eg. Tenders, Options, Rewards. 1.2.4 explain and illustrate the two terms, counter offer and cross-offer. 1.2.5 explain acceptance, and identify what constitutes acceptance. 1.2.6 identify forms of acceptance - by post, by electronic mail, etc. and effects.
1.3 Consideration	1.3.1 explain and illustrate consideration and its effect on contract. 1.3.2 distinguish between executed and executory consideration. 1.3.3 explain the effects of the Contract Act 1960 (Act 25) on the Common Law Rules of consideration.
1.4 Intention to Create Legal Relations	1.4.1 distinguish between agreements which usually presume the existence of intention to create legal relations from those which do not.
1.5 Capacity to Contract	1.4.2 explain the circumstances in which intention is expressly excluded. 1.5.1 explain the contractual capacity of the following in terms of those

TOPIC	COURSE OBJECTIVES
	contracts which may be binding, void or

	voidable: (a) minors (b) drunken and insane persons (c) incorporated bodies (d) partnerships (e) enemy /aliens
1.6 Terms of Contract	1.6.1 explain and distinguish between the effects of conditions and warranties in contracts.
1.7 Standard Form Contract and Exemption Clauses	1.7.1 distinguish standard form contracts from other contracts and identify examples of standard form contracts. 1.7.2 explain exemption clauses and their effects in contracts.
1.8 Application of Law and Solving Problems	1.8.1 apply the knowledge and skills in 1.1-1.7 above to the proposed solution of novel problem situations with reference to established Ghanaian authorities where applicable.
2. VITIATING FACTORS	
2.1 Mistake	2.1.1 identify and explain the various types of mistake which may affect the validity of a contract. 2.1.2 assess the effect of the types of mistake identified in 2.1.1 on a (a) valid contract (b) void contract (c) voidable contract 2.1.3 explain the principle of ‘non est factum’, its effect on a contract and when it can apply.
2.2 Misrepresentation	2.2.1 define and explain misrepresentation. 2.2.2 distinguish between fraudulent, negligent and innocent misrepresentations, and explain the remedies available for each.
2.3 Duress and Undue Influence	2.3.1 distinguish between duress and undue influence 2.3.2 explain the various circumstances in which undue influence may arise. 2.3.3 explain the effects of duress and undue influence.

TOPIC	COURSE OBJECTIVES
2.4 Illegality	2.4.1 explain and distinguish the various

	<p>categories of contracts which are described as illegal:</p> <ul style="list-style-type: none"> (a) at Common Law (b) by statute (c) in restraint of trade (d) explain other illegal contracts eg. gambling and wagering <p>2.4.2 identify the effects of illegal contracts.</p> <p>2.5 Application of Law and problem solving</p> <p>2.5.1 apply the knowledge and skills in 2.1-2. 4 above to the proposed solution of novel problem situations with reference to established Ghanaian authorities where applicable.</p>
3. PRIVITY OF CONTRACT	
3.1 Privity of Contract	<p>3.1.1 explain and illustrate the term privity of contract.</p> <p>3.1.2 illustrate the exceptions to the general rule.</p> <p>3.1.3 explain the implications of assigning contractual rights to a third party.</p>
3.2 Application of Law and Problem solving	<p>3.2.1 apply the knowledge and skills in 3.1 above to the proposed solution of novel problem situations with reference to established Ghanaian authorities where applicable.</p>
4. DISCHARGE OF CONTRACT	<p>4..1 identify and illustrate the ways in which a contract may be discharged:</p> <ul style="list-style-type: none"> (a) Performance (b) Breach (c) Frustration (d) Changes brought into frustration by Act 25. (e) Operation of Law (f) Agreement <p>4.2 assess the operation and effects of 4.1 above.</p> <p>4.3 apply the knowledge and skills in 4.1 above to the solution of novel problem situations with reference to established Ghanaian authorities where applicable.</p>

TOPIC	COURSE OBJECTIVES
5. REMEDIES FOR	5.1 identify and explain the operation of the

TOPIC		COURSE OBJECTIVES
7.4	Price	7.4.1 explain the ways in which price may be fixed in a contract for sale of goods.
7.5	Duties of the Seller	7.5.1 explain and illustrate the obligations of the seller eg. (a) Title (b) Description (c) Quality (d) Fitness (e) Delivery (f) Sale by sample
7.6	Remedies of the Seller	7.6.1 explain and illustrate the rights and remedies of the seller in a contract for sale of goods. (a) lien (b) stoppage in transit (c) rights of resale (e) action for damages (f) recovery
7.7	Duties of the Buyer	7.7.1 explain and illustrate the duties of the buyer in a contract for sale of goods.
7.8	Remedies of the Buyer	7.8.1 explain and illustrate the rights and remedies of the buyer in a contract for sale of goods e.g right to be given goods; action for damages, action for specific performance.
7.9	Application of Law and Problem solving	7.9.1 apply the knowledge and skills in 7.1-7.8 above to the proposed solution of novel problemsituations with reference to established Ghanaian authorities where applicable.

TOPIC	COURSE OBJECTIVES
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<p>8. AGENCY</p> <p>8.1 Meaning and Creation</p> <p>8.2 Classification of Agency</p> <p>8.3 Termination of Agency</p> <p>8.4 Remedies</p> <p>9. CONSUMER CREDIT</p> <p>9.1 Hire Purchase</p>	<p>8.1.1 define the term agency and explain the various ways in which an agency relationship may be created.</p> <p>8.2.1 explain and illustrate the functions, authorities and liability of the various classes of agents, universal agent, general agent, special agent etc.</p> <p>8.2.2 with reference to 8.2.1 above describe the position of:</p> <p> (a) auctioneers</p> <p> (b) factors</p> <p> (c) brokers</p> <p> (d) del credere agents</p> <p> (e) estate agents</p> <p> (f) mercantile agents</p> <p>8.3.1 outline the various ways in which an agency relationship may be terminated.</p> <p>8.4.1 explain the remedies available to the following in the event of breach of contract of agency:</p> <p> (a) principal;</p> <p> (b) agent;</p> <p> (c) third Party.</p> <p>9.1.1 explain the term Hire Purchase and the ingredients of a hire purchase agreement under NRCD 292.</p> <p>9.1.2 differentiate Hire Purchase from other forms of credit sale.</p> <p>9.1.3 explain and illustrate the obligations of both Vendor and Hirer.</p> <p>9.1.4 Outline the remedies available to the following in the event of breach of hire purchase agreement:</p> <p> (a) Vendor;</p> <p> (b) Hirer.</p> <p>9.1.5 explain the position of a third party who comes into possession of goods which are the subject of a Hire Purchase agreement.</p>
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TOPIC	COURSE OBJECTIVES
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<p>9.2 Credit Sales and Conditional Sales</p> <p>9.3 Application of Law and Problem Solving</p> <p>10. NEGOTIABLE INSTRUMENTS</p> <p>10.1 Bills of Exchange and Cheques</p> <p>10.2 Protection of Bankers</p> <p>10.3 Application of Law and Problem Solving</p> <p>11. CONTRACT OF EMPLOYMENT</p> <p>11.1 Nature and Formation</p>	<p>9.1.6 explain what is meant by “Protected Goods”.</p> <p>9.2.1 define and differentiate between a credit sale and a conditional sale.</p> <p>9.3.1 apply the knowledge and skills in 9.1-9.2 above to the solution of novel problem situations with reference to established Ghanaian authorities where applicable, especially Hire Purchase Decree 1974 (NRCD 292).</p> <p>10.1.1 explain and give examples of a Bill of Exchange - eg. promissory note, cheque.</p> <p>10.1.2 explain the term “Negotiable”.</p> <p>10.1.3 explain and illustrate the effects.</p> <p>10.1.4 explain the following terms:</p> <ul style="list-style-type: none"> (a) the drawer (b) the drawee (c) the payee (d) holder for value (e) holder in due course <p>10.1.5 explain the liability of the various parties to a cheque.</p> <p>10.1.6 explain the criminal liability of the drawer of a cheque under current Ghanaian Law.</p> <p>10.2.1 define the protection afforded by Law to both the paying and accepting Bank.</p> <p>10.3.1 apply the knowledge and skills in 10.1-10.2 above to the solution of novel problem situations with reference to established Ghanaian authorities where applicable, especially the Bills of Exchange Act 1961 (Act 55).</p> <p>11.1.1 explain and illustrate the formation of contract of employment.</p> <p>11.2.1 distinguish between a contract of service and contract for service.</p>
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TOPIC		COURSE OBJECTIVES
11.2	Duties of Employer and Employee	<p>11.2.1 identify and explain the implied terms of a contract of employment.</p> <p>11.2.2 describe the duties of the parties to a contract of employment.</p> <p>11.2.3 explain the employer's duty to provide occupational safety.</p> <p>11.2.4 explain the rights of an employee under a contract of employment.</p>
11.3	Termination and Remedies	<p>11.3.1 explain and illustrate the various ways in which a contract of employment may be terminated eg. by wrongful or unfair dismissal, redundancy, by notice, retirement, resignation, etc.</p> <p>11.3.2 explain the remedies that a court in Ghana would give to a person whose employment has been wrongly or unfairly terminated.</p>
11.4	Application of Law and Problem	<p>11.41 apply the knowledge and skills in 11.1-11.3 above to the solution of novel problem situations with reference to established Ghana authorities where applicable especially Shops, Offices and Factories Act 1970 (Act 328), Labour Act, 2003 (Act 651), Industrial Relations Act 1990 and Social Security and Pensions Law 1990.</p>
12.	PARTNERSHIPS	
12.1	Nature and Formation	<p>12.1.1 define and explain the term partnership.</p> <p>12.1.2 explain and illustrate the way in which a partnership may be formed.</p> <p>12.1.3 explain how a partnership may be altered e.g. membership, objectives.</p>
12.2	Rights and Duties of Partners	<p>12.2.1 explain the rights and duties of partners</p> <p>12.2.2 explain the relationship of partners with their parties.</p>
12.3	Termination of Partnership	<p>12.3.1 explain the various ways by which a partnership may be terminated.</p>
12.4	Application of Law and Problem Solving	<p>12.4.1 apply the knowledge and skills in 12.1-12.3 above to the solution of novel problem situations with reference to Incorporated Private Partnership Act 1962 (Act 152).</p>
13.	COMPANIES	
13.1	Nature and Formation	<p>13.1.1 define and explain the various types of Companies and Corporations.</p>

TOPIC	COURSE OBJECTIVES
13.2 Pre-formation Contracts 13.3 Dissolution of Companies 13.4 Application of Law and Problem Solving	13.1.2 explain the significance of incorporation. 13.1.3 explain and illustrate the relevance of the 'object clause' of an incorporated body. 13.2.1 explain the liability of a Company for pre-formation contracts. 13.3.1 list and explain briefly the ways in which a Company may be dissolved. 13.4.1 apply the knowledge and skills in 13.1-13.3 above to the solution of novel problem situations with reference to the Companies Code 1963 (Act 179) and Statutory Corporations Act 1974 (Act 232).

FURTHER INFORMATION

Candidates are advised that it is important to show familiarity with current local legislation in relation to the basic principles and practices of Business Law. Candidates are also expected to give reasons for their answers and refer to judicial decisions where possible.

Finally, candidates will be required to show a much more detailed knowledge at this stage than at the General Business Certificate level and to apply the Principles of Law to factual situations. A thorough knowledge of the General Business Certificate Examination Syllabus will be assumed in setting the Advanced Business Certificate paper.

RECOMMENDED TEXT BOOKS

1. Commercial and Industrial Law Roberts and Major (M&E Handbook)
2. Merchantile Law (M&E Handbook) Rodmond, P.W.D
3. Practical Business Law Price, T.
4. Mercantile Law Charlesworth
5. Contract (Sweet & Mawell, Duzbury R. (Nutshell Series)
6. Law of Contract P. Ebow Bondzie-Simpson
7. Davies On Contract Robert Upez
8. Company Law M.C Oliver

STATUTES

1. The Contract Act, 1960 (Act 25)
2. Sale of Goods Act 1962 (Act 137)
3. Limitation Decree 1974 (NRCD 54)
4. Hire Purchase Decree 1974 (NRCD 292)
5. Bills of Exchange Act 1961 (Act 55)
6. Shops, Offices and Factories Act 1970 (Act 328)
7. Labour Act, 2003 (Act 651)
8. Social Security Law 1990 (NRCD 127)
9. Incorporated Private Partnership Act 1962 (Act 152)
10. The Companies Act 1963 (Act 179)
11. Statutory Corporations Act 1964 (Act 232)
12. Workmen's Compensation Law 1987 (PNDC Law 187)

REFERENCE

- | | | | |
|----|---------------------|---|---|
| 1. | Atiya, P.S | - | Sale of Goods |
| 2. | Cheshire and Fifoot | - | Law of Contract |
| 3. | Guest, A.G | - | Anson's Law of Contract |
| 4. | C.E Padfield | - | Law Made Simple |
| 5. | Awuah M.E. | - | Law Relating to Banking (2nd Edition) |
| 6. | Anim-Addo, F.K | - | Principles of Banking Law (3rd Edition) |

NOTES FOR GUIDANCE

TOPIC: NATURE AND FORMATION OF CONTRACTS

1.1 Meaning and Types of Contract

Candidates will be expected to explain a contract as an agreement between two or more parties enforceable at Law. They are expected to know the essentials of a valid simple contract. They are to highlight the difference between simple and speciality contracts. It must be noted that speciality contracts also have to contain the same essential ingredients of simple contract except that in the case of specialty contract the law requires a particular form e.g to be in writing, signed and sealed, otherwise it is unenforceable. Candidates will be expected to support answers with cases, acts or decrees.

1.2 Formation of Contract

Candidates will be expected to know what an offer is, the mode of communication, and distinguish offer from invitation to treat. They are to note what constitutes a counter-offer and cross-offer and also to note the ways in which an offer could be terminated.

They should be able to explain what constitutes acceptance, the ways in which acceptance is communicated with special emphasis on acceptance by post. They are to note various cases in the subject.

1.3 **Consideration**

In explaining consideration, candidates will have to use case laws. They should be conversant with the change of the Law in Ghana by referring to the provisions of the Contracts Act 1960 Act 25.

1.4 **Intention to Create Legal Relations**

Candidates are to note that without any intention on the part of a person to enter into a contract there can be no contract. They are therefore to deduce such an intention from the circumstances of each case. They are specially to note the distinction between mere domestic and social promises which are not usually binding.

1.5 **Capacity**

In the case of minors, candidates are to draw a distinction between contracts which do not bind the minor and those which bind the minor. They are also to explain contracts which even though not binding on the minor can be affirmed by the minor on attainment of majority.

On drunken persons candidates are to explain the circumstances under which a drunken person cannot be bound by a contract. The same applies to insanity. In the case of incorporated bodies and partnerships, candidates are to consider the nature and rules binding these bodies.

They are to note that if a particular transaction falls outside the partnership agreement or objectives of incorporation, the body will be treated as lacking capacity in respect of that transaction.

The capacity of enemy aliens rather comes into play during war time situations but not merely because there is a diplomatic row between the countries.

1.6 **Terms of Contracts**

Candidates are to explain conditions or warranties in a contract; they are also to highlight the effect of breach of condition or warranty on the contract. They are also to note mere trade puffs which essentially do not form part of the contract.

1.7 **Standard Form Contracts**

Candidates are to note the advantages and disadvantages of standard form contracts and exemption clauses. They are also to note the circumstances under which such clauses will be executed.

TOPIC 2: VITIATING FACTORS

2.1 Mistake

Candidates are to note the various types of mistakes i.e Unilateral, Common and Mutual and their effect on valid, void and voidable contracts. The Principle of **Non Est Factum** is also significant. Decided cases on the subject by Local and Foreign Countries are important for this paper.

2.2 Misrepresentation

Candidates must note the distinction between a mere representation and misrepresentation. The two types of misrepresentation i.e innocent and fraudulent and the legal consequences flowing from them are very important. The remedies available to an injured party as well as local and foreign cases on the subject should be noted.

2.3 Duress and Undue Influence

Candidates are expected to explain the distinction between duress and undue influence at Common Law and in equity. They are also to highlight the effect of duress and undue influence on a contract and the remedies open to an aggrieved party.

2.4 Illegality

The various categories of contract which the law recognises as illegal must be noted. In addition, the legal effects of illegality on contracts and decided cases are all very important.

TOPIC 3 PRIVACY OF CONTRACTS

Candidates must appreciate the right of third parties to a contract under Common Law and the various exceptions that have been developed to the general principle. In addition, the changes made to the Common Law doctrine by Section 5 of the Ghana Contract Act and decided local and foreign cases must be noted.

TOPIC 4: DISCHARGE OF CONTRACTS

Contracts can be discharged in various ways i.e Performance, Agreement, Frustration, Operation of Law and by Breach. Candidates are expected to master these and the legal effect of the various ways by which a contract may be discharged. In addition, the changes made to Section 1 of the Ghana Contract Act 1960, Act 25 on this Common Law doctrine of Frustration and the local and foreign cases are significant.

TOPIC 5: REMEDIES FOR BREACH

Candidates must be able to explain the remedies for breach of contract i.e Damages, Specific Performance, Injunction, Quantum Meruit, Rescission, Rectification and Reinstatement. In addition, knowledge of the principles that guide the courts in granting or refusing to grant the remedies are important. Candidates are also expected to master the decided cases that support the various principles.

TOPIC 6: LIMITATION OF ACTION

The Law on Limitation in Ghana has been codified by the Limitations Decree 1972 NRCD 54. By the provisions of that Law time limit is prescribed for bringing the various actions in the law courts. Exceptions are also made to the time limits prescribed by the Statute. Candidates are expected to master the time limits prescribed for various cases and the circumstances under which the Decree will not apply to a particular case.

TOPIC 7: CONTRACT FOR SALE OF GOODS

7.1 Sale and Agreement to Sell

Candidates are to explain a contract for the sale of goods and should be able to distinguish it from other contracts. They should also note when the contract is completed and be able to differentiate between a sale and an agreement to sell. This distinction is important since it helps to determine whether a particular contract is a sale or a hire purchase with the option of a sale after the payment of the final instalment when property would then pass.

7.2 Goods

Candidates are to explain the term goods in a contract. They are also to distinguish between ascertained and unascertained goods. This distinction is important because it helps one to determine when the contract was completed and the time that property and risk pass.

7.3 Transfer of Property and Risk

Candidates are to note the legal definition of property which is synonymous with ownership. Mere possession does not give a person proprietary rights over goods. They are to note the rule “nemo dat quo non habet” and the exception to the rule.

They are also to give the meaning of risk in the sale of goods and to note when property passes since risk goes with property.

They are to note the passing of risk and property in international trade transactions. In this regard they are to explain the rights, duties, the passage of property and risk in CIF, C&F and FOB contracts.

7.4 Price

Candidates are to note the various ways by which price is fixed and the definition of price. They are also to note the effect on the contract where there is failure to determine price.

7.5 Duties of the Seller

Candidates are to note and highlight the duties of a seller in the circumstances listed in the Syllabus. They are to note the effects of failure to meet these standards on the contract.

7.6 **Remedies of the Seller**

Candidates are to explain and illustrate the remedies of the seller and the circumstances under which each one could be employed.

7.7 **Remedies of the Buyer**

Candidates are to be able to discuss each remedy very well and the circumstances under which the buyer may be able to apply for the remedy. They are to note that at times a buyer may be able to apply for two remedies at the same time.

7.8 **Application of Law**

Candidates are to note that the sale of goods is governed by both Common Law and Statute Law. In each situation, therefore, they should be able to refer to the Common Law principle and sections of any enactment on the subject. In particular, they are to refer to the provisions of Act 137(Sale of Goods Act 162).

TOPIC 8 **AGENCY**

The Law of Agency as presently applied in Ghana is based on the English Common Law. Knowledge of the various modes of creating agency relationship, the classes of Agents, the relationship between Principal and Agent including their duties and lastly the circumstances under which the relationship can be terminated are important.

TOPIC 9: **CONSUMER CREDIT**

Candidates are to note the difference between hire purchase and other credit sales e.g leasing agreements. They are to highlight the rights and obligations of each party in the transaction. Likewise, they are to note the remedies available to each party and the circumstances under which each remedy could be invalid. They are to note the position of third parties in the transaction. Finally, they are to highlight the conditions that should be fulfilled before a valid hire purchase agreement can come into force. They are to refer to the provisions of the Hire Purchase Decree 1974 (NRCD 292).

TOPIC 10: **NEGOTIABLE INSTRUMENTS**

Candidates are to know the various types of Bills of Exchange.e.g Promissory Notes and Cheques. They need to understand what negotiable instruments are. Candidates are to explain the circumstances under which a Bill of Exchange will be accepted as valid. Knowledge of the Bill of Exchange Act 1961 (Act 55) is essential.

TOPIC 11: **CONTRACT OF EMPLOYMENT**

Candidates are to highlight contract of service and contract for service and the liability of each party under such contract. They are also to explain the terms incorporated into contract of employment; the effect of collective agreements in contract of employment. In addition, knowledge of the various ways by which contract of employment may be brought to an end: termination, redundancy,

retirement etc. is important. Candidates are to note relevant legislation on the subject e.g Labour Act, 2003 (Act 651) Workmen's Compensation Law (PNDCL 187); and Factories, Shops and Offices Act 1970 (Act 328).

TOPIC 12: **PARTNERSHIP**

Candidates should define Partnership with emphasis on its legal status and minimum membership. They should highlight the need for the Partnership Deed and some essential provisions in the Deed, and also the main assumptions in the absence of the Deed must be noted. The effect of the alteration of the Partnership must be stressed.

Candidates are expected to identify the different types of partners and their duties to the Partnership and the members themselves. The liabilities of partners should be stressed. The rights of Third parties against the partners should be noted.

Candidates should have an idea of the provisions of the Incorporated Private Partnership Act 1962 (Act 152) as the main Act controlling the operations of Partnerships.

TOPIC 13: **COMPANIES**

Candidates should be able to explain the role that the Regulations play in corporate bodies. They should understand and explain the advantages and disadvantages of incorporation. They should also know the role of Promoters and their liability before incorporation. Knowledge of the provisions of the Companies Act 1963, (Act 179) and Statutory Corporations Act 1964 (Act 232) is essential as these are the instruments that control activities of Companies and Corporations.

Candidates should be able to cite some Ghanaian and Foreign decided cases with respect to pre-incorporation acts of Companies and their steering bodies.

BUSINESS MATHEMATICS

1. **AIMS**

The aims of the syllabus are to:

- (i) provide a scope within which students find relevant topics in Business Mathematics to study;
- (ii) develop an in-depth understanding of mathematical concepts related to Business and Information Technology;
- (iii) develop competency and computational skills of candidates;
- (iv) apply the skills acquired to the solution of problems in commerce, information technology and everyday life;
- (v) develop a firm mathematical background for further studies.

2. **TARGET POPULATION**

The syllabus is designed for candidates who wish to lay a foundation for a career in Business related courses and Information Technology.

3. **FORM OF EXAMINATION**

There will be one paper of 3-hour duration, consisting of two Sections, A and B.

Section A: This will consist of ten compulsory questions, which are elementary in nature for 40 marks.

Section B: This will consist of six questions, of greater length and relatively more difficult. Candidates will be required to attempt four questions for 60 marks.

4. **DURATION OF STUDY**

A minimum period of one academic year of five (5) hours of study per week will be adequate to cover the syllabus.

5. **DETAILED COMMENTS**

TOPIC	COURSE OBJECTIVES
1.0 ELEMENTARY SET THEORY	<p>At the end of the study of these topics, candidates should be able to:</p> <p>1.1 define a set, use notations and symbols of sets e.g. $\{ \}$, \in, $n(A)$, etc.</p> <p>1.2 identify the various types of sets: the unit set, empty set, finite set, infinite set, etc.</p> <p>1.3 state and use the properties of sets: The subset – proper and improper, equality of sets, equivalence of sets, disjoint sets, etc.</p> <p>1.4 define and use operations on sets e.g. union, intersection, complement.</p> <p>1.5 represent sets and their inter-relationships by the use of Venn Diagrams.</p> <p>1.6 use Venn Diagrams to solve two or three set problems.</p>
2.0 FUNDAMENTAL PROCESSES	<p>2.1 relate the following number systems:</p> <ul style="list-style-type: none"> - natural/counting numbers - whole numbers - integers - rational numbers - irrational numbers - complex numbers <p>2.2 apply the four rules of arithmetic to the real number system.</p> <p>2.3 apply the concept of place value and its relationship to Number bases and convert from one numeration system to another. e.g. binary, denary, octal, etc.</p> <p>2.4 (i) express two or more quantities in order of magnitude (ii) perform arithmetic operations, applying the rules of precedence.</p> <p>2.5 maintain appropriate number of digits (approximations) in calculations e.g. significant figures, decimal places, etc..</p> <p>2.6 perform binary operations on a set of real numbers.</p> <p>2.7 simplify and rationalize surds.</p>
3.0 BASIC ALGEBRAIC PROCESSES	<p>3.1 use the terminologies: variables, constants, superscripts and sub-scripts.</p> <p>3.2 evaluate algebraic expressions for given values of the variable, applying the rules of precedence.</p> <p>3.3 solve linear algebraic equations in a single variable e.g. $2(x - 1) = 5$.</p> <p>3.4 form and solve linear equations in a single variable from word problems.</p>

TOPIC	COURSE OBJECTIVES
4.0FUNCTIONS AND THEIR GRAPHS	<p>3.5 solve simultaneous linear equations in two variables.</p> <p>3.6 factorize algebraic expressions e.g. $ax^2 + bx + c$, $(a^2 - b^2)$, etc.</p> <p>4.1 identify polynomials up to the third degree.</p> <p>4.2 draw graphs of linear and quadratic functions.</p> <p>4.3 determine intercepts and slopes/gradients of straight line graphs.</p> <p>4.4 solve simultaneous equations: two linear, one linear and one quadratic.</p> <p>4.5 solve quadratic equations by the use of factors, completing the squares, quadratic formula and graphical methods.</p> <p>4.6 determine break-even point using break-even chart or algebraic methods.</p> <p>4.7 solve linear and quadratic inequalities.</p> <p>4.8 solve linear programming problems in one or two variables.</p> <p>4.9 interpret graphs, charts and tables.</p>

TOPIC	COURSE OBJECTIVES
5.0 INDICES AND LOGARITHM	<p>5.1 (i) use basic laws of indices in simplifying and evaluating algebraic expressions. (ii) solve simple exponential equations e.g. $3^x = 27$</p> <p>5.2 apply the laws of logarithm to determine the rate or time in compound interest and depreciation problems.</p> <p>5.3 apply the laws of logarithm to reduce a power function to a linear function.</p>
6.0 PERCENTAGES	<p>6.1 define and relate percentages to fractions and decimals.</p> <p>6.2 (i) express one quantity as a percentage of another, (ii) calculate percentages of given quantities and percentage increase or decrease as applied to problems involving discounts, loans, hire purchase and depreciation.</p> <p>6.3 solve problems involving simple interest, compound interest, depreciation, hire purchase, wages, rate of pay and local taxes.</p> <p>6.4 solve problems involving annuities, freehold and leasehold property.</p> <p>6.5 solve problems involving profit and loss, margins, mark-ups, discount, stocks and shares, rates of exchange, debentures and commission</p> <p>6.6 solve problems involving shares, taxes and purchases.</p>
7.0 RATIOS AND PROPORTIONS	<p>7.1 perform calculations using ratios involving two or more quantities.</p> <p>7.2 solve problems involving contributed capital and profit sharing.</p> <p>7.3 solve problems on bankruptcy, insurance, premiums and indemnity.</p> <p>7.4 solve problems involving direct and inverse proportions.</p>
8.0 CONVERSIONS	<p>8.1 (i) change from one unit to another within the metric system. (ii) convert from imperial to metric units and vice versa.</p> <p>8.2 perform calculations involving currency conversions.</p> <p>8.3 make comparisons where more than one conversion is required e.g. cedi to pound to franc.</p>
9.0 MENSURATION	<p>9.1 solve problems involving the use of Pythagoras theorem.</p> <p>9.2 find surface area of prisms, spheres, pyramids, cylinders and cones.</p> <p>9.3 find volume of cuboids, cones, pyramids and spheres.</p>

TOPIC	COURSE OBJECTIVES
13.0 PROBABILITY	13.1 calculate simple probability involving: (i) equally likely events; (ii) mutually exclusive events; (iii) independent events. 13.2 apply the addition and multiplication rules of probability.
14.0 BASIC CALCULUS	14.1 understand the concept/meaning of differentiation/derivative of functions/derived functions. 14.2 differentiate simple algebraic functions. 14.3 determine the gradient at a point on a curve. 14.4 apply differentiation to real life situations such as maximum and minimum values, rates of change, etc. 14.5 understand the concept/meaning of integration as reverse of differentiation. 14.6 integrate simple algebraic functions. 14.7 evaluate simple definite integrals.

NOTES FOR GUIDANCE

TOPIC 1

Candidates should be able to use the set builder notation, listing and defining property.

TOPIC 2

Candidates should

- (i) appreciate the rationale for the existence of complex numbers
- (ii) determine the properties of
 - closure
 - commutativity
 - associativity
 - distributivity
 - identity elements
 - inverse elements

TOPIC 3

Expressions of powers higher than three should be excluded.

TOPIC 4

Sketching of curves not required.

TOPIC 5

Candidates should be able to

- (i) apply the laws of logarithm.
- (ii) reduce a power function to a linear function and use it to plot graphs.
e.g. $y = ax^n$ reduced to $\log y = n \log x + \log a$. $ey = mx + c$
and plotting $\log y$ against $\log x$ to determine the constants a and n .

TOPIC 6

Candidates are encouraged to be familiar with concepts like VAT, NHIL, etc.

TOPIC 11

Candidates should be familiar with the structure of $m \times n$ matrix.

- multiplication restricted to 2×2 matrices
- mention should be made of singular and non-singular matrices
- restrict solution to equations in two variables.

TOPIC 12

1. Candidates should be able to distinguish between quantity and price indices for both Laspeyres and Pasche's indices.
2. Candidates should be familiar with and the use of:
 - (i) least squares method to calculate linear correlation coefficient.
 - (ii) Spearman's rank correlation coefficient.

TOPIC 13

Candidates should also be familiar with

- mutually exclusive events
- equally likely events and the use of
- addition rule of probability;
 $P(A \text{ or } B) = P(A) + P(B) - P(A \cap B)$
- multiplication rule of probability;
 $P(A \text{ and } B) = P(A) \times P(B)$

TOPIC 14

Candidates should be able to determine:

- maximum and minimum values, rates of change, etc.
- evaluate simple definite integrals.

RECOMMENDED TEXT BOOKS

1. Business Mathematics and Statistics
A. Francis, DP Publications
2. A New Course in Arithmetic
Walker and Millar, Longmans Green & Co. Ltd.,
3. Business Mathematics
Joel Lerner/Peter Zima, Mc Graw – Hill Book Company.
4. Commercial Arithmetic
Frederick G.W. Brown, Mac Millan & Co. Ltd.

COST AND MANAGEMENT ACCOUNTING

1. AIMS

The aims of this syllabus are to test the ability of candidates to:

- (1) apply Cost Accounting principles and techniques to solve business problems.
- (2) apply Cost Accounting principles and techniques to aid management in planning and decision making.
- (3) lay a good foundation for higher studies in Accountancy.

2. TARGET POPULATION

This syllabus is designed for candidates who:

- (1) have passed the General Business Certificate Examination or its equivalent in Cost Accounting.
- (2) wish to acquire higher professional and academic qualification in Accountancy.

3. FORM OF EXAMINATION

The examination will be a three-hour paper made up seven questions out of which five are to be answered for 100 marks.

There will be ten minutes reading time. Calculators provided they are silent and non-programmable may be used.

4. DURATION OF STUDY

A minimum of four hours per week for two years will be required to cover this syllabus fully.

TOPIC	COURSE OBJECTIVE
1. OVERVIEW OF COST ACCOUNTING (Basic Cost Accounting terminologies and elements of cost)	1.1 distinguish between Management Accounting and Financial Accounting. 1.2 explain the functions of Cost and Management Accounting. 1.3 explain the accounting for the various elements of cost. 1.4 explain classification of cost.
2. ORGANISATION OF COST DEPARTMENT	2.1 identify factors to be considered before and during the installation of a cost accounting system. 2.2 explain the functions of the cost accounting department. 2.3 explain how the cost accounting department aids management in its functions especially in the promotion of efficiency within an organisation. 2.4 Identify challenges in the operations of the costing department.
3. JOB, BATCH AND CONTRACT COSTING	3.1 distinguish among job, batch and contract costing and identify the circumstances under which each would be applicable. 3.2 determine the cost of a job, batch and contract from given information and make postings to appropriate ledgers. 3.3 give reasons for the use of predetermined overhead absorption rates under job, batch and contract costing.
4. PROCESS COSTING	4.1 explain the concept of process costing. 4.2 explain the following terms used under process costing: joint products, by product, scrap, wastage, abnormal loss, normal loss, abnormal gain, equivalent production (units) 4.3 calculate completed units and work-in-progress (equivalent units) from given information and prepare statements of production cost and evaluation from given information using FIFO and Average methods. 4.4 determine normal and abnormal loss, scrap, wastage and abnormal gain. 4.5 prepare process, abnormal loss and abnormal gain accounts. 4.6 Compute the cost of joint products and by-product.

TOPIC	COURSE OBJECTIVE
5. MARGINAL AND ABSORPTION COSTING	5.1 explain and distinguish between marginal costing and absorption costing. 5.2 explain the following terms: fixed cost, variable cost, semi-variable cost, contribution, break-even point, margin of safety, etc. 5.3 determine the value and quantity at break-even point by calculation (including high and low method and by graphical solution). 5.4 explain and calculate the contribution to sales (c/s) ratio and its use in calculating sales, profit, fixed cost and variable cost. 5.5 prepare profit/loss statement using marginal and absorption costing techniques.
6. BUDGETING AND BUDGETARY CONTROL	6.1 explain and distinguish between budgets and forecasts. 6.2 explain the concept of budgetary control, its objectives, advantages and limitations. 6.3 explain the concept of principal budget factor/key factor/limiting factor in budget preparation. 6.4 explain fixed, flexible, rolling and zero-based budgets. 6.5 prepare subsidiary budgets (i.e. cash, sales, purchases, production, material and labour utilization, expense budget and capital expenditure)
7. STANDARD COSTING AND VARIANCE ANALYSIS	7.1 distinguish between standard cost and budgeted cost. 7.2 explain the types of standard. 7.3 explain the factors to be considered and the procedures to be adopted in the setting of standards. 7.4 explain and calculate simple variances relating to material, labour, variable fixed overhead. 7.5 state the advantages and disadvantages of standard costing.
8. COST ACCOUNTS	8.1 demonstrate knowledge of the various cost ledger control accounts kept in the cost books. 8.2 prepare the various cost accounts from given data. 8.3 explain the principle of interlocking accounts, and the need for the reconciliation of financial

TOPIC	COURSE OBJECTIVE
9. SERVICE COSTING	<p>and cost accounts.</p> <p>8.4 prepare reconciliation statements from given data.</p> <p>8.5 explain the concept of integrated accounts.</p> <p>9.1 identify the organisations where services costing would be appropriated e.g. hospitals, transport, catering, educational institutions, etc.</p> <p>9.2 identify the relevant cost units in service organisations.</p> <p>9.3 compute costs for the cost units and cost periods for the various service organisations.</p>
10. RELEVANT COSTS AND DECISION MAKING	<p>10.1 explain sunk cost, opportunity cost, incremental cost, avoidable cost, relevant and irrelevant cost, etc.</p> <p>10.2 calculate relevant cost of materials, labour and overheads.</p> <p>10.3 perform simple calculations relating to “make or buy” and “accept or reject” decisions on specific orders.</p>

RECOMMENDED TEXT BOOKS

- | | | | |
|----|---|---|--------------------------|
| 1. | Wheldon’s Cost Accounting and Costing Methods | - | Owler and Brown |
| 2. | Introduction to Cost Accounting | - | T. Lucey |
| 3. | Cost Accounting | - | W.M Harper |
| 4. | Principles of Cost Accountancy | - | Buyers and Holmes |
| 5. | Costing: An Instructional Manual | - | T. Lucey (Publisher DPP) |
| 6. | Cost and Management Accounting | - | Colin Drury |
| 7. | Cost and Management Text 1.2 | - | ACCA Study Text |
| 8. | Cost Accounting - A Managerial Emphasis | - | C.T. Horngren |
| 9. | Management Accounting | - | ICAG Study Manual |

NOTES FOR GUIDANCE

Knowledge of the syllabus for the General Business Certificate Examination in Cost Accounting is assumed and topics from that syllabus may be examined.

TOPIC 1

This section is meant to revise aspects of the GBCE syllabus.
Candidates will be expected to answer more advanced questions on the topics in that syllabus.

TOPIC 2

The factors to be considered in the installation of a cost accounting system and the functions of the cost accounting department should be well understood.

TOPIC 3

The various methods of taking profit on contracts i.e contracts on which substantial costs have been incurred, contracts nearing completion for which future costs for completion can be estimated, contracts in their initial stages of work and loss-making contracts should be emphasised. The use of appropriate overhead absorption rates must also be emphasised. Candidates should be conversant with the cost build-up for job and batch costing.

TOPIC 4

The Cost Accounting treatment of normal and abnormal losses should be clearly distinguished. Candidates should be familiar with the FIFO and Average methods of computing equivalent units.

TOPIC 5

The treatment of fixed production overheads in marginal and absorption costing should be emphasised. Questions involving segregating mixed costs using the least squares method (regression analysis) and the construction of multi-product break-even charts will **not** be set.

TOPIC 6

Candidates must be conversant with the procedure that must be followed in the preparation of a budget. The preparation of the subsidiary budgets must be well studied. Candidates will not be required to prepare budgeted Profit and Loss Account and Balance Sheet.

TOPIC 7

Questions involving calculations of mix and yield variances and the reconciliation of budgeted profit with actual profit will **not** be set.

TOPIC 8

Candidates should be conversant with the various Accounts that are kept under an interlocking system. Candidates may be required to reconcile the cost and financial accounting profits, but will not be required to prepare Accounts under an Integrated Accounting System.

TOPIC 9

Candidates should be familiar with organisations that may adopt Service Costing. They should be able to identify cost units and cost centres within various organisations. The computation of costs for the various cost units within a service organisation should be well treated.

TOPIC 10

Candidates should be conversant with terminologies relating to relevant costs for decision making. Questions will be restricted to simple “make or buy” or “accept or reject” decisions on specific products.

ECONOMICS

1. AIMS

The purpose of the syllabus is to provide guidance to teachers preparing candidates for this Examination, and also to serve as a guide to candidates who may be studying on their own.

At the end of the course students should be able to

- (1) describe and explain the fundamental problems of satisfying wants from scarce resources which have alternative uses.
- (2) explain and give illustrations of the main techniques of economic analysis in the search for solutions to economic problems, and the extent to which Economics may be considered a scientific study.
- (3) apply the concepts and techniques of Economics in analysis.

2. TARGET POPULATION

- (1) Students in Technical and Vocational Institutes and Colleges who have passed the General Business Certificate Examination and wish to pursue further studies in the subject.
- (2) Employees wishing to advance further in their occupations.
- (3) Businessmen and adults who wish to broaden their knowledge in Economics.
- (4) Individuals pursuing professional courses in Banking, Accountancy and Secretaryship and who wish to gain exemptions from Economics.
- (5) Candidates taking a Group Diploma in Business.
- (6) Individuals who want to pursue further studies in Economics in the university.

3. SCHEMES OF EXAMINATION

The examination will consist of two papers, Paper 1 and Paper 2. Paper 1 will be of 2½ hours duration and Paper 2 will be for 2 hours.

PAPER 1

This paper will consist of two sections, A and B.

Section A :This will be made up of **two** data- response questions out of which candidates will be required to answer only **one**. Each question will carry **20** marks.

The data- response questions will be on either written or numerical data and candidates will be requested to interpret, comment, calculate etc. The purpose of the data- response questions is to verify the extent to which candidates can apply their knowledge of Economics to new and practical situations.

Section B: This will consist of **six** structured or essay questions on Principles of Economics and candidates will be expected to answer any **three** for **20** marks each.

PAPER 2

Eight questions on Applied Economics will be set and candidates will be expected to answer any **four**. Each question will carry **20** marks.

DURATION OF STUDY

Given about ten (10) periods a week at 40 minutes a period, it is expected that the entire syllabus should be covered within two academic years.

5. **DETAILED SYLLABUS (PRINCIPLES OF ECONOMICS):**

TOPIC	COURSE OBJECTIVES
1. MEANING, SCOPE, METHODOLOGY AND PRINCIPLES OF ECONOMICS	<p>At the end of this unit of work, the students should be able to</p> <p>1.1 define and explain Economics and identify the basic economic problems in life.</p> <p>1.2 discuss the meaning of opportunity cost in terms of alternative uses of scarce resources.</p> <p>1.3 use production possibility curve to illustrate opportunity cost.</p> <p>1.4 identify and explain the various uses of the tools of economic analysis (statistical data, graphs and mathematics).</p> <p>1.5 identify the different economic systems and how the basic economic problems are solved under them.</p>
2. THEORY OF CONSUMER BEHAVIOUR	<p>2.1 define utility, explain and illustrate the concepts of total utility, marginal utility and diminishing marginal utility.</p> <p>2.2 explain consumer equilibrium using the concept of marginal utility.</p> <p>2.3 show how a normal demand curve can be derived from the concept of marginal utility.</p> <p>2.4 use the concept of paradox of value to analyse consumer surplus.</p> <p>2.5 define and explain indifference curves, the budget line, price and income consumption curves.</p> <p>2.6 explain consumer equilibrium using indifference curves.</p> <p>2.7 derive the normal demand curve using indifference curves.</p> <p>2.8 use indifference curves to illustrate substitution and income effects of a price change and distinguish between normal, inferior, and Giffen goods.</p>

TOPIC	COURSE OBJECTIVES
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3. DEMAND AND SUPPLY	<p>3.1 define the concepts of effective demand and supply.</p> <p>3.2 construct and interpret individual and market demand and supply curves from a given data showing the relationship between price and demand changes/supply changes.</p> <p>3.3 distinguish between changes in demand and changes in the quantity demanded.</p> <p>3.4 distinguish between changes in supply and changes in quantity supplied.</p> <p>3.5 describe the types of demand and supply.</p> <p>3.6 determine the equilibrium price using algebraic and graphical methods and discuss the effects of changes in demand and supply on equilibrium price and quantity in the market period, short- run period and long- run period.</p> <p>3.7 describe the effects of taxes and subsidies on the equilibrium price and quantity.</p> <p>3.8 explain minimum and maximum price legislations as interferences in the operations of the price mechanism.</p>
4. ELASTICITY OF DEMAND AND SUPPLY	<p>4.1 explain the concept of elasticity in general terms as a ratio of two proportional changes.</p> <p>4.2 explain and carry out calculations using price, income and cross elasticity of demand.</p> <p>4.3 discuss the factors that affect price elasticity of demand.</p> <p>4.4 explain how price elasticity changes along the same demand curve and analyse the relationship between price elasticity and total revenue.</p>

TOPICS	COURSE OBJECTIVES
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5.THEORIES OF PRODUCTION AND COST	4.5	explain and carry out calculations in respect of elasticity of supply.
	4.6	discuss the factors affecting price elasticity of supply.
	4.7	explain how price elasticity of supply changes along the same supply curve and also over time.
	4.8	discuss the use/relevance of elasticity of demand and supply.e.g incidence of tax
	5.1	explain the part played by the factors of production: land and labour, capital and enterprise, - in the process of production.
	5.2	distinguish between the concepts of the market period, short- run, long- run and very long - run in the production process.
	5.3	explain and illustrate graphically the concepts of total physical product, average physical product, marginal physical product and the law of diminishing returns.
	5.4	explain the relationship between total, average and marginal physical products of both the variable and fixed factors.
	5.5	describe the stages of production and explain their economic significance.
	5.6	explain the distinction between private and social cost.
	5.7	calculate and illustrate graphically total, variable, fixed, marginal and average costs.
	5.8	show the relationship between marginal physical product and marginal cost.
	5.9	show the relationship between the short-run and long- run average costs.
	5.10	determine the equilibrium of the firm using production isoquants and isocosts curves.
	5.11	explain how firms can react to the onset of diminishing returns.

TOPICS	COURSE OBJECTIVES
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6. THEORIES OF REVENUE AND PROFIT IN RELATION TO MARKET STRUCTURES	5.12 explain increasing, constant and decreasing returns to scale. 5.13 discuss internal and external economies and diseconomies of scale and how they affect the firm. 5.14 distinguish between labour and capital intensive methods of production and their application to developing countries. 6.1 explain and illustrate total revenue, average revenue and marginal revenue and their graphical relationships. 6.2 carry out calculations on the concepts in 6.1 above. 6.3 distinguish between normal, super normal/abnormal and sub-normal profits. 6.4 explain and illustrate graphically the relationship between cost, revenue, profit and loss in market situations which approximate the following: (i) perfect competition, (ii) monopoly, (iii) monopolistic competition, (iv) oligopoly. 6.5 explain the term “profit maximization” and distinguish between the short -run and long - run situations. 6.6 identify and discuss business objectives other than profit maximization eg. revenue and growth maximization, desire to stay in business, the desire to offer services etc. 6.7 explain price discrimination.
7. NATIONAL INCOME AND PRODUCT	7.1 analyse the concept of the circular flow of income in closed and open economies. 7.2 explain the different methods of measuring the national income 7.3 identify and explain components of aggregate demand in closed and open economies.

TOPICS	COURSE OBJECTIVES
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8. MONEY, BANKING AND FINANCE	<p>7.4 identify and explain the determinants of savings, consumption and investment.</p> <p>7.5 explain the marginal propensity to consume (MPC) and the marginal propensity to save (MPS) and the determination of the national income multiplier.</p> <p>7.6 define the equilibrium level of national income and show how this is determined using the aggregate expenditure and the injection-withdrawal methods.</p> <p>7.7 show how changes in saving, consumption, investment, government spending, imports and exports may affect the national income at full employment and at less than full employment.</p> <p>7.8 analyse the effects of injections ie. (investment, government spending and exports) and withdrawals ie taxation, imports and savings on national income through the operation of the multiplier.</p> <p>8.1 explain the concept of demand for money with particular reference to the transactions, precautionary, speculative motives.</p> <p>8.2 explain the concept of supply of money.</p> <p>8.3 measure the value of money and the level of prices using price indices.</p> <p>8.4 explain the quantity theory of money and analyse its strengths and weaknesses.</p> <p>8.5 explain the use of bills of exchange and promissory notes as economic motivators.</p> <p>8.6 explain the process of credit creation by the commercial banks.</p> <p>8.7 analyse how the Central Bank controls money supply in an economy using the various monetary policy tools.</p> <p>8.8 analyse the possible causes of inflation in terms of demand - pull and cost - push factor.</p>
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TOPICS	COURSE OBJECTIVES
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9. PUBLIC FINANCE	<p>9.1 Taxation (a) Rates of taxation (proportional, progressive and regressive)</p> <p>(b) Incidence of tax</p> <p>(c) Expansionary and contractionary fiscal policies</p> <p>(d) Canons of taxation.</p>
10. UNEMPLOYMENT AND UNDER-EMPLOYMENT	<p>10.1 discuss the concept of unemployment and explain why it constitutes a problem to economic development.</p> <p>10.2 explain types of unemployment e.g</p> <p>(a) frictional,</p> <p>(b) residual,</p> <p>(c) structural/technological etc.</p> <p>10.3 explain under-employment in terms of eg</p> <p>(a) seasonal nature of certain types of jobs.</p> <p>(b) over staffing in certain public sectors.</p> <p>(c) diminishing returns in rural areas with high population growth rates.</p> <p>10.4 discuss solutions to the problems of under -employment and unemployment.</p> <p>10.5 Explain the concepts of optimum, over and under-labour market population.</p> <p>10.6 discuss the factors that make labour efficient.</p>
(a) Unemployment	
(b) Underemployment	
c) Population and labour market	
11. INTERNATIONAL TRADE, PAYMENTS AND FINANCE	<p>11.1 explain the theories of absolute and comparative cost advantage.</p> <p>11.2 identify the limitations of the theory of comparative cost advantage in relation to modern- day external trade policy formulation.</p> <p>11.3 define “terms of trade” and analyse the effects of changes in the terms of trade on balance of payments and living standards of a country.</p> <p>11.4 discuss the general structure of the balance of payment.</p>

TOPICS	COURSE OBJECTIVES
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<p>(a) Balance of Payments</p>	<p>11.5 analyse measures a government can employ to solve balance of payments problems in an economy eg.</p> <ul style="list-style-type: none"> (a) devaluation, (b) import restriction, (c) export promotion, (d) exchange control policies, (e) deflationary policies, (f) import substitution.
<p>(b) International Finance</p>	<p>11.6 explain the difference between fixed and floating exchange rates.</p> <p>11.7 explain the importance of reserve currencies. 11.8 discuss measures available to the International Monetary Fund (IMF) in assisting developing countries solve their balance of payments problems e.g. Special Drawing Rights (SDR)/Stand By Arrangements(SBA)etc.</p> <p>11.9 The World Bank (IBRD)</p> <p>11.10 African Development Bank (AfDB) etc.</p>

APPLIED ECONOMICS

TOPICS	COURSE OBJECTIVES
1. ECONOMIC GROWTH AND DEVELOPMENT	<p>1.1 distinguish between economic growth and economic development.</p> <p>1.2 assess the contributions of the various sectors of the economy to the overall economic development of West African countries.</p> <p>1.3 explain the term infrastructure and discuss its contribution to economic development.</p> <p>1.4 identify the various types of external aid(grants, food aid, etc.)</p> <p>1.5 assess the contributions of external aid to economic development in West Africa.</p> <p>1.6 identify problems associated with development e.g. environmental pollution, social changes, over-reliance on narrow range of products, neglect of agriculture, rapid population growth, problems with staple export products such as cocoa, coffee etc.</p> <p>1.7 explain the term vicious circle of poverty and how developing countries can break through to develop.</p>
2. NATIONAL RESOURCES, INCOME AND PRODUCT	<p>2.1 discuss the extent to which the economic resources e.g. land, labour, capital have contributed to the development process of the economies.</p> <p>2.2 explain the methods by which national income is measured in developing economies and discuss the difficulties associated with these methods.</p> <p>2.3 discuss the main uses of national income statistics and their limitations.</p>
3. MONEY, BANKING AND FINANCE	<p>3.1 explain the importance of bank deposits and lending in the total money supply of developing West African countries.</p> <p>3.2 explain how the banks aid government to pursue their economic policies - sectoral lending systems.</p>

TOPICS	COURSE OBJECTIVES
	3.3 identify the differences among the

	<p>various types of banks operating in West African countries e.g. The Central Bank, Commercial Banks, Development Banks, Unit Banks (Rural Banks) etc.</p> <p>3.4 discuss the role of development banks and rural banks in the economic development in West Africa.</p> <p>3.5 identify other non-bank financial institutions – e.g. stock exchange, insurance companies, export finance institutions, consolidated discount houses, security discount companies, credit unions, micro-finance companies and discuss their role in the economic development process.</p> <p>3.6 discuss the causes and possible effects of inflation with particular reference to their country and suggest solutions to the problems of inflation.</p>
4. PUBLIC FINANCE	<p>4.1 discuss sources of public revenue and aims and items of public expenditure in developing economies of West Africa.</p> <p>4.2 distinguish between a deficit-financing type of budget and inflationary-financing type of budget.</p> <p>4.3 analyse the role of government fiscal measures in relation to development planning and implementation in West Africa.</p> <p>4.4 discuss reasons for increased government spending in recent times (national/public debt).</p>
5. INTERNAL AND EXTERNAL TRADE AND PAYMENTS	<p>5.1 distinguish between internal and external trade and describe the basic features of each of them.</p> <p>5.2 analyse the causes of changes in terms of trade for the West African countries.</p> <p>5.3 discuss the main trade trends in foreign trade in West African economies in the last ten (10) years.</p>

TOPICS	COURSE OBJECTIVES
	5.4 describe the effects of multinational

<p>6. ROLE OF GOVERNMENT</p>	<p>enterprises on the economies of West African countries paying particular attention to the following:</p> <p>(a) the role of the multinational transfer of technology.</p> <p>(b) how capital- intensive technology may be inappropriate to the needs of a developing economy.</p> <p>(c) the contribution of the multinational as a catalyst for change in the development of domestic industry.</p> <p>(d) the major implications of multinational enterprises on the development of an economy.</p> <p>5.5 explain the various forms of economic integration e.g. free trade area, customs union, economic union. etc.</p> <p>5.6 explain the development, benefits and problems of ECOWAS.</p> <p>6.1 discuss the problems faced by the government in the pursuit of its aim to develop the economy, with emphasis on</p> <p>(a) investment,</p> <p>(b) inflation,</p> <p>(c) balance of payments,</p> <p>(d) unemployment and underemployment.</p> <p>(e) exchange rate.</p> <p>6.2 examine how the following may contribute to the solution of the problems of economic growth:</p> <p>(a) financing public sector borrowing,</p> <p>(b) taxation,</p> <p>(c) policies on public sector spending,</p> <p>(d) monetary policies,</p> <p>(e) prices and incomes policies,</p> <p>(f) policies on foreign trade,</p>
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TOPICS	COURSE OBJECTIVES
	(g) exchange rate policies,

7. INDUSTRIALIZATION	<p>(h) population policies.</p> <p>7.1 explain the various strategies of industrialization:</p> <p>(a) export-led industrialisation</p> <p>(b) import-substitution industrialisation</p> <p>7.2 discuss how the following policies promote industrialization:</p> <p>indigenization, privatization, commercialization etc.</p>
8. CONTEMPORARY ECONOMIC ISSUES	<p>8.1 explain the features, merits and demerits of</p> <p>(a) African Growth and Opportunities Act (AGOA)</p> <p>(b) New Partnership for Africa's Development (NEPAD)</p> <p>(c) Highly Indebted Poor Country (HIPC)</p>

READING LIST

The following standard textbooks are recommended

TEXTBOOKS

AUTHOR

An Introduction to Positive Economics

Richard G. Lipsey

A Textbook of Economics

J.L. Hanson

Modern Economics (3rd Edition) Harvey & Johnson

Economics in Banking (2nd Edition) Akuamoah, Ofori

together with the following to assist you with certain parts of the syllabus.

Development Economics

Tony Killick

In Action

(A study of economic policies in Ghana)

Vol. 1

An Introduction to West African Economics

Ord & Livingstone

A Study of Contemporary Ghana (The Economy of Ghana) Vol. 1	Birmingham, NeustandtOmaboe
Useful Development Economics Microeconomics Principles, Problems and Policies Economics for a Developing World	A .Abudu McConnel & Brue Michael P. Todoro Longman)

It is important that candidates keep up to date and it is recommended that the following are consulted:

Economic Bulletins and Journals e.g Commercial Banks Quarterly Reports, Bank of Ghana Bulletins, The State of the Ghanaian Economy (ISSER) University of Ghana.

The above list is by no means exhaustive and other notable books and materials may be used.

NOTES FOR GUIDANCE

OBJECTIVES

You will notice that the syllabus has been written in behavioural terms, i.e in terms of what the student will be able to do. This approach serves two major purposes:

- (1) to convey to the teacher and candidate precisely what is expected of them.
- (2) to indicate the requirements to the examiners.

The syllabus uses words such as define, explain, construct, describe, etc. This approach is to make the requirements of the syllabus quite clear.

SOURCES OF STATISTICAL INFORMATION

A number of text books and other reading materials have been recommended. The textbooks will provide the main information of the syllabus but it is expected that candidates should be up-to-date and should have a knowledge of their own country's economic environment. Journals, bulletins, occasional papers from financial and business houses are usually excellent sources of statistical information. Government publications provide another very good source of information in respect of certain parts of the syllabus.

TEACHING APPROACH

It is expected that candidates should have a knowledge of economics at least at the equivalent of GBCE before embarking on this advanced level course. Emphasis on the economy of West Africa is stressed throughout and candidates will be expected to have this knowledge and to ensure that they keep up-to-date. It is necessary to teach the syllabus in sequence and indeed the examiners would encourage across syllabus coverage as appropriate.

NOTES FOR GUIDANCE IN RESPECT OF SYLLABUS HEADINGS

Please read this section in conjunction with the syllabus.

PRINCIPLES OF ECONOMICS

TOPIC 2

A knowledge of indifference curve analysis is essential.

TOPIC 3

The use of simultaneous equation is essential. Due importance must be given to calculations, interpretations and the relationship existing between change in price, income, demand, and supply.

TOPIC 5

Due importance must be given to the relationships between the different types of cost

TOPIC 6

A knowledge of different market situations is required and candidates are expected to use data and diagrams to illustrate the different market situations. Knowledge of firms objectives other than profit maximization will be required.

TOPIC 7

Emphasis should be placed upon national income determination using the various approaches to determine equilibrium income. Knowledge of the circular flow diagram is relevant.

TOPIC 10

Candidates are expected to familiarize themselves both with the general and domestic causes of inflation and unemployment. The effects of these on the economy, and how the government attempts to deal with them as well as the significance of underemployment should be stressed.

TOPIC 11

A knowledge of the components of Balance of Payments is essential as a basis for Balance of Payments problems and their impact on the economy. Candidates are expected to show an understanding of the role of international agencies, e.g. The International Monetary Fund and the International Bank for Reconstruction and Development in helping to solve these problems.

APPLIED ECONOMICS

TOPIC 1

This section requires an understanding of the factors affecting economic growth and the role of external aid in economic growth in Ghana.

TOPIC 6

This section requires some understanding of the impact of government activities on the economy, eg. through its budgetary and monetary policies. The reasons for the drawing up of annual budgets and the writing of economic development plans should be emphasized. There should be an understanding of government expenditure and sources of revenue.

NOTE

Candidates will also be tested on the applications of any of the topics listed under Paper 1.

ENTREPRENEURSHIP

1. **AIMS**

The aims of the syllabus are to:

- (1) enable students appreciate entrepreneurship and develop entrepreneurial skill/abilities;
- (2) provide a firm foundation for persons who wish to establish and manage their own business;
- (3) serve as a platform for persons who wish to pursue higher professional and academic programmes in Entrepreneurship.

2. **TARGET POPULATION**

- (1) Students in Commercial/Technical/Business schools who are preparing towards an examination on the subject.
- (2) Public sector employees, businessmen and people already in supervisory/managerial positions in employment who wish to acquire a certificate in the subject.
- (3) Candidates who have completed WASSCE and wish to proceed to more advanced studies in entrepreneurship.

3. **FORM OF EXAMINATION**

The examination will be made up of two papers, Paper 1 and Paper 2.

Paper 1: This will be an essay paper of seven questions. Candidates will be required to answer any four questions within 2 hours 30 minutes. This paper will carry 70% of the total marks for the subject.

Paper 2: This will be a compulsory case study for 1 hour 30 minutes for 40 marks. This paper will carry 30% of the total marks for the subject.

4. **DURATION OF STUDY**

A minimum period of one year of 3 hours per week will be required to cover the syllabus adequately.

DETAILED TOPICS

TOPICS	OBJECTIVES
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<p>1. INTRODUCTION TO ENTREPRENEURSHIP</p> <p>1.1 Concept of Entrepreneurship</p> <p>1.2 Historical Perspectives of Entrepreneurship</p> <p>1.3 Entrepreneurial Roles and Rewards</p> <p>1.4 Entrepreneurial Traits/Characteristics</p> <p>1.5 Types of Entrepreneurs</p> <ul style="list-style-type: none"> • Social Entrepreneurs • Intrapreneurs • Serial Entrepreneurs • Portfolio Entrepreneurs • Lifestyle Entrepreneurs <p>1.6 Myths of Entrepreneurship</p> <p>1.7 Barriers to Entrepreneurship</p> <p>2. THE ENTREPRENEURIAL PROCESS</p> <p>2.1 Overview</p> <p>2.2 Idea Generation</p> <p>2.3 Opportunity Evaluation</p>	<p>At the end of these units of work, candidates should be able to:</p> <p>1.1.1 explain what entrepreneurship is.</p> <p>1.2.1 explain the evolution of entrepreneurship</p> <p>1.3.1 explain the roles of entrepreneurs in an economy.</p> <p>1.3.2 identify the reasons why people become entrepreneurs.</p> <p>1.4.1 explain the traits of entrepreneurs.</p> <p>1.5.1 identify and explain the types of entrepreneurs.</p> <p>1.5.2 compare the various types of entrepreneurs.</p> <p>1.6.1 identify some myths of entrepreneurship and explain why they are misconceptions.</p> <p>1.7.1 explain the barriers to entrepreneurship.</p> <p>2.1.1 explain the entrepreneurial process.</p> <p>2.1.2 state and explain the stages in the process.</p> <p>2.2.1 explain an idea.</p> <p>2.2.2 identify and explain sources of ideas.</p> <p>2.3.1 explain an opportunity.</p> <p>2.3.2 differentiate between an idea and an opportunity.</p> <p>2.3.3 explain the benefits of evaluating an opportunity.</p>
TOPIC	OBJECTIVES

<p>2.4 Resourcing</p> <p>2.5 Actualization/Implementation/ Formation of the Venture</p> <ul style="list-style-type: none"> • Production • Marketing • Financial management • Monitoring, evaluation and control. <p>2.6 Harvesting/Growth</p> <p>3. STRATEGIC TOOLS FOR GROWTH</p> <ul style="list-style-type: none"> • Ansoff Growth matrix • BCG Matrix • SWOT Analysis <p>4. SMALL BUSINESS ADMINISTRATION</p> <p>4.1 Small-sized Businesses</p>	<p>2.4.1 explain the resources to be mobilized for the successful take-off of the venture.(5Ms)</p> <p>2.5.1 identify and explain the legal forms of ownership for a start-up.</p> <p>2.5.2 state the advantages and disadvantages of each.</p> <p>2.5.3 explain the activities involved in the implementation stage.</p> <p>2.6.1 explain the various growth options available to entrepreneurs:</p> <ul style="list-style-type: none"> - Partnership - Joint ventures - Mergers/acquisitions - Licensing - Franchising - Plough back profit <p>2.6.2 identify the advantages and disadvantages of each option.</p> <p>2.6.3 identify the circumstances under which each will be appropriate</p> <p>3.1.1 explain the Ansoff Growth matrix, the elements and its applications in business</p> <p>3.1.2 explain the BCG Growth matrix portfolio, the elements and its applications to business</p> <p>3.1.3 explain SWOT analysis.</p> <p>3.1.4 state the benefits of SWOT analysis to the entrepreneur.</p> <p>4.1.1 explain small business in the Ghanaian context using the following indicators:</p> <ul style="list-style-type: none"> - number of employees - capital invested - value of assets excluding land
TOPIC	OBJECTIVES

	<p>4.1.2 explain the characteristics of small businesses.</p> <p>4.1.3 explain the challenges/problems facing small businesses and the strategies to overcome them.</p>
4.2 Small Business and Entrepreneurship	<p>4.2.1 explain the differences between small business and entrepreneurship.</p> <p>4.2.2 explain the significance of small business in an economy.</p>
5. BUSINESS STRUCTURE AND BUSINESS LIFE CYCLE	
5.1 Business Structures	<p>5.1.1 explain forms of business structures for entrepreneurs:</p> <ul style="list-style-type: none"> - Functional - Matrix - Customer - Product
5.2 Business Lifecycle	<p>5.2.1 identify and explain the stages of the business life cycle.</p>
5.3 Planning for Succession	<p>5.3.1 explain the need to plan for succession.</p> <p>5.3.2 explain the characteristics of a successor.</p>
6. CREATIVITY IN ENTREPRENEURSHIP	
6.1 Creativity, Invention and Innovation	<p>6.1.1 explain the terms creativity, invention and innovation.</p> <p>6.1.2 identify the sources of innovation.</p> <p>6.1.3 state the barriers to creativity.</p>
6.2 Intellectual Property	<p>6.2.1 explain intellectual property and strategies to protect them.</p>

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TOPIC	OBJECTIVES
7. THE BUSINESS ENVIRONMENT OF THE ENTREPRENEUR	
7.1 Internal/micro Environment	7.1.1 explain the internal environment. 7.1.2 state and explain the elements in the internal environment.
7.2 External/Macro Environment	7.1.3 explain the impact of the elements on the entrepreneur's business activities. 7.2.1 explain the external environment. 7.2.2 state and explain the elements of the external environment. 7.2.3 explain the impact of the elements on the entrepreneur's business activities.
8. BUDGETING AND FINANCING	
8.1 Developing Budgets	8.1.1 explain budget and demonstrate how to write a simple budget. 8.1.2 explain the need for a budget
8.2 BusinessFinancing	8.2.1 explain the sources of finance for entrepreneurs. 8.2.2 explain the advantages and disadvantages of each source. 8.2.3 identify the circumstances under which each source will be appropriate.
9. BUSINESS PLAN DEVELOPMENT AND WRITING	
9.1 Business Plan Development	9.1.1 identify and explain the factors to consider in developing business plans 9.1.2 explain the significance/benefits of writing business plans
9.2 Writing Business Plans	9.2.1 demonstrate a practical approach to writing business plans.

TOPIC	OBJECTIVES
10. COMMUNICATION FOR ENTREPRENEURS	
10.1 CommunicationSkills	10.1.1 identify and explain basic communication skills for entrepreneurs. 10.1.2 explain the relevance of effective communication skills for entrepreneurs
10.2 Communication tools	10.2.1 Demonstrate effective writing skills of the following documents: <ul style="list-style-type: none"> - Letters - Reports - Proposals - Advertisement 10.2.2 identify and explain the major components of a business proposal.
11. INFORMATION SYSTEMS FOR ENTREPRENEURS	
11.1 The need for Information Systems	11.1.1 explain the need/significance of information systems for effective operations.
11.2 Information system tools <ul style="list-style-type: none"> • Internet • Social media 	11.2.1 identify and explain informationand howto use the information system tools to promote a business.
12. PROCEDURES FOR REGISTERING A BUSINESS	
12.1 Documentation	12.1.1 explain the procedures and documentations required for a new business. 12.1.2 state the documents/permits required for specific business operations.

SUGGESTED READING LIST

NOTES

TOPIC 1 INTRODUCTION TO ENTREPRENEURSHIP

Candidates are expected to understand the basic conceptual framework of entrepreneurship and know that there are numerous perspectives on the historical evolution of entrepreneurship. For the purposes of this examination, areas to be considered under this sub topic are:

- Merchants who served as go between or linked resources to people who required them.
- The managers of crown/royal, government and church projects/resources.
- The element of risk and reward as propounded by Richard Cantillon (17th and 18th century)
- Joseph Alois Schumpeter's idea of innovation or creative destruction (mid 20th century)

Candidates will not be required to evaluate this historical evolution.

Candidates must appreciate the basic reasons why people become entrepreneurs. These include being their own boss, pursuing their own ideas and pursuing financial gains. Entrepreneurial traits must be identified and understood. Candidate must be able to mention the various types of entrepreneurs and differentiate between them. Candidates must understand and explain the myths of entrepreneurship which include:

- Entrepreneurs are born, not made.
- Entrepreneurs are always young and energetic.
- Entrepreneurs enjoy being in the spotlight.
- Entrepreneurs are always motivated by money.
- Entrepreneurs work for long hours that eat into their personal life.
- Entrepreneurs are 'loners' and introverts.
- Entrepreneurs are deceptive individuals, always getting their way through.
- Entrepreneurs are not dedicated to any one thing.

Candidates must appreciate the roles entrepreneurs play in an economy such as employment creation, new business creation, wealth creation and new product development. Candidates must know and understand the barriers to entrepreneurship such as: lack of a viable concept, market knowledge, technical skills, seed capital and business know-how. Other barriers such as complacency, i.e. lack of the needed motivation or satisfaction with life, social stigma, legal constraints and relations and monopoly and protectionism should be treated.

TOPIC 2 THE ENTREPRENEURIAL PROCESS

Candidates are expected to identify the various steps in the entrepreneurial process. A thorough understanding of the process is needed since candidates may be required to specifically identify each of the steps and the various activities undertaken at each stage.

Candidates must be able to explain an idea and its sources. They must also understand what an opportunity is, differentiate between an idea and an opportunity and explain the benefits of evaluating an opportunity. The concept of 5Ms (i.e. men, money, machines, markets and materials) must be understood. Candidates must be able to identify the various legal forms of ownership including sole proprietorship, partnership and limited liability companies.

Candidates must appreciate the advantages and disadvantages of each. Candidates must appreciate the various growth options available to entrepreneurs, the advantages of each option and the circumstances under which each will be appropriate.

TOPIC 3 STRATEGIC TOOLS FOR GROWTH

Candidates must appreciate the following strategic tools available for entrepreneurial growth. They must be able to explain the elements of each tool, its application and benefits:

1. Ansoff Growth Matrix
2. Boston Consulting Group Growth-Share Matrix
3. SWOT Analyses

TOPIC 4 SMALL BUSINESS ADMINISTRATION

Candidates must be able to identify the distinguishing features of a small business. Candidates are advised to take 'organized group' or individual trips to the National Board for Small Scale Industries to gather more information on this topic. Candidates must appreciate the contribution of small businesses to the growth and development of an economy. They must further appreciate the challenges facing businesses and strategies to overcome them. Candidates must also appreciate the difference between entrepreneurship and small business such as:

1. Most entrepreneurial businesses start as small businesses but not all small business owners are entrepreneurs.
2. Entrepreneurs are mostly innovators with the desire to grow their ideas and ventures while small business owners may start a business with the purpose of caring for themselves and their families.
3. Entrepreneurs mostly have the intention of getting higher returns while small business owners mostly have the desire to just survive.
4. Entrepreneurs may have profit or non-profit orientation while small business owners always have the objective of making short-term profits.
5. Entrepreneurs do not depend on anybody for a source of income for survival while small businesses do.
6. Entrepreneurs mostly originate ideas or products but small business owners always sell existing products.
7. Entrepreneurs have the desire for fast and intensive growth while small businesses aim for moderate growth.
8. Entrepreneurs are noted for venturing into unknown high-risk ventures while small business owners always venture in 'known-risk' areas.

TOPIC 5 BUSINESS STRUCTURE AND BUSINESS LIFE CYCLE

Candidates must know the various business structures that can be adopted by the entrepreneur and be able to identify the most appropriate structure for different circumstances. An identification and explanation of the various stages in the life cycle is required. These are: development, growth, maturity and decline. A basic knowledge of the cycle is all that is required. Candidates will not be examined on the strategies required for each stage.

TOPIC 6 CREATIVITY IN ENTREPRENEURSHIP

Candidates must be able to differentiate between creativity, invention and innovation. They must treat the sources of innovation which include:

- Changes in industry and market structure.
- Changes in lifestyle.
- Emergence of new knowledge.
- Changes in the demands of the market.
- Employee contribution.
- Customer contribution.

Candidates must also be conversant with the strategies that entrepreneurs can employ to protect their intellectual property such as patenting, trademark, confidentiality and copyright.

TOPIC 7 THE BUSINESS ENVIRONMENT OF THE ENTREPRENEUR

The business environment has significant amount of influence on entrepreneurial activities. This has become a recurrent theme in many disciplines. Candidates must therefore have a clear understanding of both micro and macro environmental factors and differentiate between them. The micro factors include: employees, management, structure of the organization, culture and values, mission, vision and objectives. The macro environment includes: socio-cultural, technological, economic, ecological, environmental, political, legal and ethical factors.

Candidates must appreciate other elements such as suppliers, customers, distributors and competitors. Candidates must further appreciate the impact of these factors on the entrepreneur's business activities.

TOPIC 8 BUDGETING AND FINANCE

Candidates must be able to prepare a simple budget from given data. They should be able to identify the various sources of finance available to entrepreneurs. These include: the entrepreneur's own savings and other self-generated sources, family and friends, loans from financial institutions, leasing, hire purchase, mortgages, grants, retirement funds, venture capital, sale of shares and ploughed-back profit.

TOPIC 9 BUSINESS PLAN DEVELOPMENT AND WRITING

The development of business plans is a very important component of this course as most entrepreneurs rely on the plans to attract investors and as a guide for future operations. Candidates must therefore acquire indepth knowledge on its development and preparation. The following are components of a business plan: title page, table of contents, executive summary, and description of proposed business, industry analysis, mission statement, management plan, production/operations plans, financial plans, appendices and references.

TOPIC 10**COMMUNICATION FOR ENTREPRENEURS**

Candidates must know that possessing effective communication skills facilitates effective operations of entrepreneurial ventures. There are numerous communication skills including: feedback, clarity, writing skills, human relations, active listening, oral presentation skills, confidence, open mindedness, respect, empathy for customers and choice of the appropriate media. Tools or documents for communication include letters, reports, advertisements, proposals etc. Emphasis should be laid on the practical aspect of developing these documents, for example, designing an advertisement for publication in a newspaper.

One key document which is used for securing funding is the proposal and candidates must demonstrate ability to develop an effective proposal. Major components of a proposal are: introduction, background to the problem, purpose of the proposal, proposed solution, time schedule for implementation, staffing, budgets etc.

TOPIC 11**INFORMATION SYSTEMS FOR ENTREPRENEURS**

The development and advancement of information systems has had significant impact on the operations of profit and not-for-profit ventures. Candidates must be able to identify and demonstrate their ability to apply the Internet and social media platforms to launch their ventures and market their products. Examples of social media platforms are: Facebook, Instagram, Twitter, WhatsApp etc.

Candidates must be able to explain the significance and benefits of information systems for effective operations. Some of the benefits of information systems are: cost reduction, reduced risk of errors, enhanced productivity, improved coordination of activities, effective data management and security etc.

TOPIC 12**PROCEDURES FOR REGISTERING A BUSINESS**

Candidates must be conversant with the practical procedures involved in starting a venture including: the submission of business names, verification of business names, obtaining a tax identification number, certificates of incorporation, certificate to commence business, acquisition of permits in reference to special forms of operations like food, drugs and water manufacturing. Candidates must also be conversant with the requirements of the appropriate regulatory agencies where special permits must be obtained. Examples include: Food and Drugs Authority, Ghana Standards Authority, Environmental Protection Agency, Centre for Scientific and Industrial Research and its sub-agencies, Metropolitan, Municipal and District Assemblies

FINANCIAL ACCOUNTING

1. AIMS

The aims of this syllabus are to test the ability of candidates to:

- (a) explain the objectives and scope of Accounting Systems and Theory.
- (b) apply appropriate Accounting Systems and Theory to practical situations in industry and commerce.
- (c) provide appropriate financial information for management.

A knowledge of the syllabus for the General Business Certificate Examination in Financial Accounting is assumed and topics from that syllabus may be examined. Candidates should also be conversant with current international terminologies in accounting.

2. TARGET POPULATION

The syllabus is designed for candidates:

- (a) who have passed the General Business Certificate Examination in Financial Accounting or its equivalent.
- (b) who wish to acquire other professional and/or academic qualification in Accountancy.

3. FORM OF EXAMINATION

The examination will be a three-hour paper. Candidates will be required to answer any four out of six questions. Each question will carry equal marks.

There will be 10 minutes reading time. Calculators may be used but marks will not be awarded unless workings are shown.

4. DURATION OF STUDY

A minimum period of four hours per week for two years will be enough to cover this syllabus fully.

DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
1. PARTNERSHIP 1.1 Partnership law relating to Accounting 1.2 Admission and Retirement of partners	At the end of the course, the candidate should be able to: 1.1.1 apply the law relating to partnership in Ghana (Incorporated Private Partnership Act 1962, Act 152). 1.2.1 identify reasons for admission and retirement of partners 1.2.2 value the goodwill of the original business. 1.2.3 make appropriate entries in the revaluation account. 1.2.4 open accounts for goodwill and contributions of new partners. 1.2.5 write off goodwill against new partners capital account. 1.2.6 make necessary entries for admission of a partner when goodwill account is not opened. 1.2.7 make necessary entries for goodwill and revaluation of assets when a partner retires. 1.2.8 make entries dealing with outgoing partner's entitlements. 1.2.9 prepare a Statement of Financial Position (Balance Sheet) immediately after the admission of a new partner or retirement of a partner.
1.3 Partnership Dissolution	1.3.1 identify the reasons for dissolution of partnerships 1.3.2 prepare the realisation account. 1.3.3 record the sale of assets including those taken over by partners as part of final settlement. 1.3.4 record the payment of creditors and expenses on realisation. 1.3.5 calculate profit and loss on realisation and apportion between partners.
1.4 Amalgamation of Businesses	1.4.1 prepare accounts relating to the combination of two businesses to form one business.

TOPIC	COURSE OBJECTIVES
2. JOINT VENTURE ACCOUNTS	2.1 explain the nature of Joint Venture business 2.2 prepare separate accounts in each venturer's books. 2.3 prepare Memorandum Joint Venture Accounts. 2.4 explain the treatment of bills of exchange in relation to Joint Ventures.
3. COMPANY ACCOUNTS	3.1 apply the Law relating to the Accounts of limited liability companies in Ghana (Ref. Companies Code 1963, Act 179) 3.2 make entries for the issue of shares and debentures and forfeiture of shares. 3.3 make entries for the redemption of redeemable preference shares and debentures/loan notes. 3.4 prepare final accounts of companies in accordance with the companies code and current accounting practice. 3.5 prepare VAT transactions.
4. GROUP ACCOUNTS	4.1 prepare group accounts in the form of Consolidated Profit and Loss Account, Income Surplus Account(statement of changes in equity) and Balance sheet, combining the Balance Sheet of a parent/ Holding Company with subsidiary. 4.2 calculate the minority/non-controlling interest. 4.3 show the effect of a given pre and post-acquisition Profit on group accounts. 4.4 treat intra-group transactions relating to receivables(debtors) and payables(creditors.)
5. BUSINESS PURCHASE AND CONVERSION OF BUSINESS INTO A LIMITED LIABILITY COMPANY	5.1 calculate the purchase consideration and prepare the necessary accounts in the books of both the vendor and the buyer. 5.2 prepare the Balance Sheet in the books of the buyer. 5.3 prepare the accounts to show the allocation of shares when a Company purchasing another business increase its stated capital and makes payment to existing shareholders, partners or the sole proprietor of the business purchased using the additional stated capital. 5.4 make entries to close the books of the seller and to prepare the books of the buyer.

TOPIC	COURSE OBJECTIVES
<p>6. INTERPRETATION OF FINANCIAL STATEMENTS</p>	<p>6.1 explain the need for interpretation of financial statements.</p> <p>6.2 calculate and interpret the following measures of business performance:</p> <p>a) Activity Ratios:</p> <ul style="list-style-type: none"> - rate of stock turnover - debtors collection period - creditors payment period - ratio of turnover to fixed assets. <p>(b) Liquidity Ratios:</p> <ul style="list-style-type: none"> - acid test ratio - current ratio <p>(c) Profitability Ratios:</p> <ul style="list-style-type: none"> - return on capital employed (ROCE) - ratio of profit to Shareholders equity - gross profit to turnover (gross profit margin) - net profit to turnover (net profit margin) <p>(d) Gearing/Leverage Ratios:</p> <ul style="list-style-type: none"> - Ratio of turnover to capital employed - Ratio of total assets to shareholders' equity - Debt toequity ratio - Number of times interest earned. <p>(e) Investment ratios</p> <ul style="list-style-type: none"> -earnings per share - price earnings ratio - dividend yield - dividend cover <p>6.3 explain the uses of accounting ratios</p> <p>6.4 identify the limitations of accounting ratios</p>
<p>7. BRANCH</p> <p>7.1 Where head office maintains allrecords</p>	<p>7.1.1 prepare accounts for head office and one branch using the following methods.</p> <p>7.1.2 (a) cost</p> <p>(b) cost + mark up</p> <p>(c) selling price</p> <p>7.1.3 prepare Branch Stock Adjustment Account</p>

TOPIC	COURSE OBJECTIVES
<p>7. BRANCH 7.2 Where the Branches Maintain Separate Records</p>	<p>7.2.1 prepare accounts of head office and one branch. 7.2.2 prepare Branch Current Account and Head Office Current Account. 7.2.3 calculate the unrealised profit on closing stock. 7.2.4 reconcile Head Office and Branch Current Accounts. 7.2.5 prepare final accounts for Branch, Head Office and the combined business.</p>
<p>8. HIRE PURCHASE ACCOUNTS</p>	<p>8.1 prepare accounts in the books of the seller (vendor) and the hire purchaser (buyer) excluding re-possession. 8.2 apportion interest using the implicit rate of interest and sum-of-the-years' digits methods. 8.3 prepare Trading Account in the books of the seller (vendor).</p>
<p>9. CONSIGNMENT ACCOUNTS</p>	<p>9.1 record transactions in the books of the consignor and consignee where goods are sent at cost and cost plus a percentage mark-up. 9.2 treat goods lost in transit. 9.3 value stock of goods on consignment. 9.4 explain the treatment of bills of exchange in relation to consignment account. 9.5 prepare Account Sales</p>
<p>10. ROYALTY ACCOUNTS</p>	<p>10.1 make entries in the books of the landlord and tenant. 10.2 make entries in the books of a sub-lessee and sub-lessor where there is a sub-lease. 10.3 treat short workings in the books of the landlord and tenant.</p>
<p>11. STATEMENT OF CASH FLOWS</p>	<p>11.1 explain statement of cash flow. 11.2 explain the differences between profit and cash flow. 11.3 explain the usefulness of statements of cash flows. 11.4 prepare statements of cash flow showing cash flows from - operating activities - investing activities - financing activities 11.5 prepare statements of cash flows from given balance sheets with or without profit and loss account.</p>

TOPIC	COURSE OBJECTIVES
12. PUBLIC SECTOR ACCOUNTS	12.1 identify sources of public revenue. 12.2 distinguish between private sector and public sector accounting. 12.3 distinguish between capital and recurrent expenditure. 12.4 prepare revenue and expenditure accounts for local and central government 12.5 explain basic terminologies in public sector accounting - warrant, virement, vote, fund etc. 12.6 explain the operations of the District Assembly Common Fund Act 1993(Act455)

RECOMMENDED BOOKS

1. Business Accounting I & II Frank Wood & Alan Sangster
2. Financial Accounting A.R. Jennings (Publisher, DPP) Manual 1 & 2
3. Foundation Accounting A.H. Millichamp
4. Spicer and Pegler's Book Paul Gee Book Keeping and Accounts
5. Partnership and Company Accounts Kwame Gyasi
6. ICAG Study Manual Financial Accounting and Reporting
7. Public Sector Financial Management J. Slippi-Mensah

REGULATIONS, ACTS, PUBLICATIONS

1. Companies Code, 1963, Act 179
2. Incorporated Private Partnership Act 1962, Act 152
3. International Financial Reporting Standards
5. VAT Act 1998 (Act 456)
6. VAT Regulations 1998 (LI 1646)
7. District Assembly Common Fund Act 1993 (Act455)

NOTES FOR GUIDANCE

TOPIC 1

The law relating to partnership in Ghana, i.e. the Incorporated Private Partnership Act 1962, Act 152 should apply in answering all questions. Questions will not be set on piecemeal dissolution of partnership. Questions on valuation of goodwill will dwell mainly on:

- (a) weighted average method
- (b) number of years purchase of average profits

TOPIC 2

Candidates should appreciate that joint ventures are a form of partnership. Questions set will only require candidates to prepare accounts in books of each Venturer and Memorandum Joint Venture Account. Candidates will not be required to make foreign currency transactions.

TOPIC 3

The Law relating to companies in Ghana, the Companies Code, 1963 (Act 179) should apply in answering all questions.

Questions on final accounts for publication will not involve the preparation of Auditors' and Directors' reports. Questions involving over and under provision of tax will not be set but knowledge of the elementary treatment of corporate tax is required. The use of the relevant International Financial Reporting Standards in the preparation of Company Accounts is recommended.

TOPIC 4

This topic deals basically with Consolidated Balance Sheets.

Particular attention must be paid to the treatment of pre and post-acquisition surpluses in the determination of goodwill or Capital.

Surplus on acquisition and minority interest. Only questions involving the preparation of Consolidated Balance Sheets will be set. However, knowledge of the adjustments in the Consolidated Capital and Income Surplus Accounts is required. Treatment of dividends paid out of pre-acquisition Surplus and Intra-group Purchases and Sales is not required.

TOPIC 5

This topic requires candidates to appreciate the need for business purchase and conversion of sole proprietorships and partnerships. Candidates must be able to understand and differentiate between goodwill and capital surplus. Knowledge of accounting entries in the books of the vendor and purchaser is required.

TOPIC 6

An understanding of this topic will enable the candidate to appreciate the importance of assessing business performance through the use of ratios. It must be noted that ratios in themselves are meaningless unless they are used to make critical comparison either against a similar firm or against previous years' results of the same firm.

Candidates should be encouraged to assess a firm's results using ratios designed to give information under the following grouping: liquidity activity profitability and capital structure/gearing.

Emphasis should be placed on the reason behind changes in ratios from one firm to another or from one year to another, as these will form the basis of the interpretation of the Accounts.

TOPIC 7

Adequate knowledge of accounting arrangements of branches is required. Emphasis must be placed on the Accounting entries required when goods are invoiced at cost, cost plus a percentage and at selling price.

Questions will not be set on foreign branches.

TOPIC 8

Attention on this topic must be focused on the Accounts to record hire purchase transactions in the books of the vendor and buyer.

Questions set will require candidates to apportion hire purchase interest using the implicit rate of interest and sum-of-the-years' digits methods.

Questions will not be set on repossession and assignment of property.

TOPIC 9

Questions will be set on accounting entries in the books of the consignee when goods are sent at cost and at cost plus a percentage. Extensive treatment of goods lost in transit and a valuation of goods on consignment is necessary.

Questions will not be set on foreign transactions. Knowledge of accounting treatment of bills of exchange is assumed.

TOPIC 10

Questions will be set to cover accounting entries in the books of landlord and tenant. The concepts of minimum rent and short workings and how short workings are recouped must be treated.

Questions involving sub-lease agreements will also be set.

TOPIC 11

Candidates would not be required to prepare notes on cash flow. Statement of Cash Flow should be prepared in accordance with International Financial Reporting Standards.

TOPIC 12

Candidates should be able to answer questions on cash accounting and modified accrual accounting. Knowledge on Fund accounting would also be required.

HARDWARE AND NETWORKING

1. **AIMS**

The aims of the syllabus are to:

- (1) equip students with the knowledge and understanding of the basic components required to set up a computer system as a stand-alone unit and as network.
- (2) establish a self-employed hardware and networking professionals.
- (3) prepare students who which to further their career in degree and other information technology professional courses.
- (4) enable students find solutions in hardware and networking environment.

2. **TARGET POPULATION**

The syllabus is designed for

- (1) persons who passed in Information Technology at the General Business Certificate Examination (GBCE) level or its equivalent;
- (2) people who wish to develop a career in Information Technology;
- (3) persons who are studying to take examinations of various professional bodies in Information Technology.

3. **SCHEME OF EXAMINATION**

The examination will consist of two papers which would be written as a composite paper.

- (1) Paper 1: The number of questions to be administered for this paper will be forty (40) compulsory multiple-choice questions that will last for 45 minutes. This section will carry 30% of the total marks for the paper.
- (2) Paper 2: The number of questions to be administered for this paper (theory paper) will be **six** out of which any **four** are to be answered within 2¼ hours. This section will carry 70% of the total marks for the paper.

4. **DURATION OF STUDY**

A minimum period of **three** hours a week for one-year theory and practical work will be adequate to cover the syllabus fully.

5. DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVE
1. BASIC ELECTRONICS AND MEASURING INSTRUMENT. 1.1 Basic Electronics	Candidates will be expected to: 1.1.1 describe types of resistors, colour code, parallel connection, serial connection and uses. 1.1.2 explain types of capacitors, colour code, parallel connections, serial connection and uses. 1.1.3 understand the concept of a coil inductance, making of an inductor and uses. 1.1.4 understand the concept of transformers, types and uses.
1.2 Basic Electronic Measuring Instruments	1.2.1 identify the various uses of the following equipment: (i) voltmeter (ii) ammeter (iii) multimeter (iv) etc.
2. COMPONENTS OF COMPUTER HARDWARE 2.1 Storage Devices and Media	2.1 describe types of storage devices 2.2 describe primary storage media with examples. 2.2 describe secondary storage media with examples. 2.3. explain the various units of memory measurement- KB, MB, GB and TB.

TOPIC	COURSE OBJECTIVE

2.2 Motherboard	<p>2.2.1 state types of the motherboard.</p> <p>2.2.2 state the features of the motherboard:</p> <ul style="list-style-type: none"> (i) Processor sockets. (ii) Chipset (iii) Buses and expansion slots (iv) Onboard 'ports and Connectors. (v) etc. <p>2.2.3 configure a motherboard using</p> <ul style="list-style-type: none"> (i) jumpers. (ii) basic input/output system.
2.3 Processor	<p>2.3.1 state types of processors.</p> <p>2.3.2 explain characteristics of processors.</p> <p>2.3.3 describe how a processor works.</p>
2.4 Power Supply	<p>2.4.1 identify the types of power supply units.</p> <p>2.4.2 identify the common power sources and their operations. E.g. UPS, Stabilizers, Transformers, Generators, etc.</p> <p>2.4.3 identify power ratings. E.g. 110v/220v.</p> <p>2.4.4 identify power specifications: Desktop, Laptop, Tablet, etc.</p>
2.5 Input Devices	<p>2.5.1 identify, connect and configure all input devices. E.g. barcode, microphone, etc.</p> <p>2.5.2 describe the types, quality, efficiency of usage and principles of operation of keyboard, mouse and scanners.</p>
2.6 Output Devices	<p>2.6.1 identify, connect and configure all output devices. E.g. speaker, monitor, etc</p>

TOPIC	COURSE OBJECTIVE

3. COMPONENTS OF COMPUTER SOFTWARE	<p>2.6.2 describe the types, quality, efficiency of usage and principles of operation of printers and video display units (VDU).</p> <p>(i) VDU – CRT, LCD and LED Display.</p> <p>(ii) Printers – Dot Matrix, InkJet and Laser.</p> <p>3.1 explain system software with Examples-Operating system, BIOS, BOOT program, Assembler, Device Drivers and utility software.</p> <p>3.2 explain application software with examples.</p>
4. INTRODUCTION TO NETWORKING	<p>4.1 explain a network, its Advantages and disadvantages.</p> <p>4.2 differentiate between the types of networks - LAN, WAN, MAN, Intranet, Internet, Extranet.</p> <p>4.3 explain the common network architecture - peer-to-peer, client-server, file-server.</p> <p>4.4 identify the various topologies e.g. star, ring, bus, etc.</p>
5. NETWORK MEDIA	<p>5.1 describe the various types of transmission media (e.g. guided and unguided) and connectors (e.g. RJ45, BNC, ST, etc.).</p> <p>5.2 differentiate between guided and unguided media.</p>

TOPIC	COURSE OBJECTIVE
	5.3 identify the purpose, features

	<p>and functions of network devices:</p> <ul style="list-style-type: none"> - hubs - network cards - switches - gateways - bridges - repeaters - routers, etc.
6. PROTOCOLS AND STANDARDS	<p>6.1 describe the OSI reference model</p> <p>6.2 describe the TCP/IP protocol suite.</p> <p>6.3 identify the different protocols and their uses.</p> <p>6.4 identify IP addressing:</p> <p>(i) public and private IP addresses.</p> <p>(ii) subnetting</p>
7. NETWORK SECURITY AND ADMINISTRATION	<p>7.1 identify sources of security threats. E.g. vulnerability in operating system protocols, social engineering, physical theft, etc.</p> <p>7.2 identify sources of security attacks. E.g. eaves dropping, spoofing, denial of service, phishing, man-in-the-middle, etc.</p> <p>7.3 explain the measures to prevent threats and attacks. E.g. FireWalls, Intrusion Detection, Confidentiality, Integrity, Authenticity, Availability, Auditability, Non-Repudiability, etc.</p>

TOPIC	COURSE OBJECTIVE
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<p>8. APPLICATION OF COMPUTER NETWORKS</p>	<p>8.1 explain the social effect or implications of the internet/ intranet / extranet.</p> <p>8.2 explain uses of the internet, intranet, extranet</p> <p>8.3 state and explain their advantages and disadvantages.</p>
<p>9. TROUBLESHOOTING OF COMPUTER SYSTEMS</p>	<p>9.1 identify hardware and software diagnostic tools using power on self test and data recovery tools.</p> <p>9.2 identify troubleshooting methods in a given network using the OSI model. E.g. Top-Down, Bottom-Up, Divide and Conquer.</p>

NOTES FOR GUIDANCE

TOPIC 1

The candidates should be able to identify and describe the appearance and general operating principles of multiple electronic components such as capacitors, resistors and inductors.

Candidates should understand the various types of measurement, requirements of calibration, instruments used and errors in measurement.

TOPIC 2

Storage may be for immediate use, future use or for use in the event of data loss or a disaster. Candidates should understand that storage devices and media can be used for both input and output purposes.

Candidates should be able to identify the different types of motherboards and their features as well as form factors.

They should be able to explain the characteristics and purpose of Intel and AMD processors. They should also identify and explain the mode of operations of the following peripheral devices: keyboard, mouse, scanners, printers and video display units.

TOPIC 3

Explanation and distinguishing between system software and application software would be required from candidates, as well as their features.

TOPIC 4

An understanding of network types, architecture and topologies is necessary.

TOPIC 5

An appreciation of Network media is required as well as the ability to list the items needed to setup a computer network.

TOPIC 6

The various types of network protocols and standards should be understood.

TOPIC 7

Identification and understanding of the sources of security threats and attacks, and the ways of combatting them should be understood.

TOPIC 8

Candidates need to appreciate the impact of computer networks in society.

TOPIC 9

Candidates need thorough understanding diagnostic tools, its methods and their application in troubleshooting in computer systems.

READING LIST

- | | | | |
|----|---|---|---------------------------------------|
| 1. | Home Networking Bible, | - | (Sue Plumley) |
| 2. | Upgrading and Repairing PCs | - | (Scott Mueller with Craig Zacker) |
| 3. | Teach yourself The Internet in 24 Hours. | - | (SAMS) |
| 4. | PC Repair and Maintenance
A Practical Guide | - | Joel Rosenthal and Kevin Irwin |
| 5. | Data Communications and Networking | - | Behrouz A. Forouzan |
| 6. | A+ Guide to Hardware | - | Gean Andrews, Phd |
| 7. | Guide to Computer Network Security | - | Joseph MiggaKizza |
| 8. | Electronics and Radio Engineering | - | M.L. Gupta |
| 9. | Electronic Instrumentation and Measurement Techniques | - | W.D. Cooper and A.D.
Helfrick, PHI |

HUMAN RESOURCE MANAGEMENT

1. **AIMS**

The aims of the syllabus are to:

- (1) enable students of the subject appreciate the importance of human resource in organizations.
- (2) provide a firm foundation for persons who wish to pursue higher professional and academic programmes in human resource management.
- (3) test candidates' appreciation of the principles, practices and legislations associated with human resource management.

2. **TARGET POPULATION**

- (1) Students in Commercial/Technical/Business schools who are preparing towards an examination on the subject.
- (2) Public sector employees, businessmen and people already in supervisory positions in employment who wish to acquire a certificate in the subject.
- (3) Candidates who have completed WASSCE and wish to proceed to more advanced studies in human resource related professions.

3. **FORM OF EXAMINATION**

The examination will be made up of two papers, Paper 1 and Paper 2.

Paper 1: This will be an essay paper of seven questions. Candidates will be required to answer any four questions for 100 marks within 2 hours 30 minutes. This paper will carry 70% of the total marks for the subject.

Paper 2: This will be a compulsory case study for 1 hour 30 minutes for 40 marks. This paper will carry 30% of the total marks for the subject.

4. **DURATION OF STUDY**

A minimum period of one year of 3 hours per week will be required to cover the syllabus adequately.

5. **DETAILED SYLLABUS**

TOPIC	COURSE OBJECTIVES
<p>should be able to:</p> <p>1. INTRODUCTION</p> <p>1.1 Nature and Scope importance,i.e. the need for human resource management in organisations.</p> <ul style="list-style-type: none"> • Evolution - Welfare era • Personnel Management and Resource Management <p>1.2 Functions</p>	<p>At the end of these units of work, candidates</p> <p>1.1.1 explain human resource management and its importance</p> <p>1.1.2 describe how human resource management evolved:</p> <ul style="list-style-type: none"> - Industrial relations movement - Personnel management period - Human resource management era <p>1.1.3 distinguish between personnel management Human and human resource management. distinguish between the human resource and the other resources of an organization.</p> <p>1.2.1 explain the functions/roles performed under human resource management:</p> <p>1.2.2 state the functions performed by:</p> <ul style="list-style-type: none"> - managers apart from Human Resource Management (HRM) experts - Human Resource Management (HRM) experts. <p>2. EMPLOYMENT PROCESS</p> <p>2.1 Human Resource Planning</p> <p>2.1.1 explain human resource planning.</p> <p>2.1.2 state the importance of human planning and the advantages and disadvantages of human resource planning.</p> <p>2.2 Human Resource Planning Process objectives/business planning.</p> <p>2.2.1 describe the human resource planning process:</p> <ul style="list-style-type: none"> - analyzing organizational - inventory of present human resources - demand forecasting - supply forecasting - estimating manpower gap/matching demand with supply - action plan/implementation - monitoring, evaluation and feedback

TOPIC	OBJECTIVES
2.3 Succession Planning importance.	2.3.1 explain succession planning and its importance.
2.3.2 state the advantages and disadvantages of	succession planning.
2.4 Recruitment Process	2.4.1 explain recruitment.
<ul style="list-style-type: none"> Stages in the Recruitment Process 	2.4.2 describe the stages in the recruitment process: <ul style="list-style-type: none"> - determining vacancies - attracting applicants - selecting applicants
<ul style="list-style-type: none"> Activities Performed 	2.4.3 explain the activities performed at each stage: <ul style="list-style-type: none"> • determining vacancies – job analysis, job description, person specification. • attracting applicants – internal and external sources. (merit and demerits of each source) • selection – shortlisting, interviewing and testing.
2.5 Selection Process	
<ul style="list-style-type: none"> Shortlisting Testing 	2.5.1 explain shortlisting 2.5.2 explain testing, 2.5.3 identify the types of tests. 2.5.4 state the advantages and disadvantages of each.
<ul style="list-style-type: none"> Interviewing 	2.5.5 describe the interview process. 2.5.6 describe the preparations needed by the interviewer and the interviewee before the interview.
<ul style="list-style-type: none"> Selection interview 	2.5.7 explain the types and methods of selection interviews. 2.5.8 describe the activities carried out after the interview, e.g. offer and acceptance, placement, induction, completion of personal records, etc.
3. TRAINING AND DEVELOPMENT	
3.1 Training	3.1.1 explain the following, bringing out their differences: training, education and development.

TOPIC	OBJECTIVES
3.1.2 state the purpose and benefits of training. Identify the advantages and disadvantages of training.	
3.2 Training Needs Assessment	3.2.1 explain training needs assessment. identify and explain the factors that may lead to training needs assessment.
<ul style="list-style-type: none"> Levels of Training Needs <ul style="list-style-type: none"> organizational level 	3.2.2 explain the levels of training needs Assessment. <ul style="list-style-type: none"> departmental/task level individual/job level
3.3 Types of Training	3.3.1 explain the two main types of training: <ul style="list-style-type: none"> on-the-job training off-the-job training
3.3.2 explain the advantages and disadvantages of	the types of training.
	3.3.3 describe the various forms of on-the-job training (coaching, apprenticeship, job rotation, simulation, attachment, delegation, etc.) and off-the-job training (seminars, conferences, workshops, refresher courses, etc.)
3.4 Development	3.4.1 explain employee development and management development.
<ul style="list-style-type: none"> Methods of Employee Development. 	3.4.2 identify and explain methods of development
<ul style="list-style-type: none"> Career Planning 	3.4.3 explain career planning and state the importance of career planning as well as its advantages and disadvantages.
4. REWARD MANAGEMENT	
4.1 Components of Reward Management	4.1.1 explain reward management and evaluate the aims of reward management.
4.1.2 state the advantages and disadvantages of	reward management.
management(financial and non-financial)	4.1.3 identify and explain the components of reward

TOPIC	OBJECTIVES
4.2 Financial	4.2.1 explain that the financial part of reward management is twofold: <ul style="list-style-type: none"> - wages and salaries - benefits
4.3 Wages and Salary Administration <ul style="list-style-type: none"> • Methods of payment 4.3.3 identify the determinants of wage/salaries.	4.3.1 distinguish between wages and salary and state the advantages and disadvantages of each. 4.3.2 describe the following methods of wage payment: time rate, piece rate and commission. 4.3.4 calculate wages/salaries from a given data. 4.3.5 explain salary structure and salary range. 4.3.6 explain job evaluation in relation to salary/wage administration.
4.4 Benefits as:	4.4.1 identify and explain the benefit packages that the organization provides for employee such <ul style="list-style-type: none"> - sick pay - pension - allowances (car, clothing, fuel, housing etc.) - medical insurance - loan scheme etc.
4.5 Non-Financial <ul style="list-style-type: none"> - annual leave 	4.5.1 identify and explain the various non-financial rewards such as: <ul style="list-style-type: none"> - maternity/paternity leave - flexible hours - crèche - study leaves - sports and social facilities - employee assistance programmes etc.
5. MOTIVATION	
5.1 Introduction	5.1.1 explain the need for and importance of motivation in organizations. 5.1.2 distinguish between extrinsic and intrinsic motivation.
5.2 Theories of Motivation	5.2.1 explain and distinguish between the following theories of motivation: <ul style="list-style-type: none"> - Content theory - Process theory

TOPIC	OBJECTIVES
<ul style="list-style-type: none"> • Rater errors • 360 Degrees Feedback 	<p>6.3.3 Identify and explain problems associated with performance appraisal or factors that hinder the successful implementation of appraisal systems.</p> <p>6.3.4 identify and explain rater errors (recency error, primacy error, central tendency error, halo effect, leniency etc).</p> <p>6.3.4 explain 360 degree feedback as a method of performance appraisal.</p>
6.4 Managing Poor Performance	6.4.1 explain how to manage poor performance of employees.
7.COMMUNICATION	
7.1 Introduction	7.1.1 explain the importance of communication in an organization.
7.1.2 describe the elements in the communication	process.
7.2 Types of Communication	7.2.1 explain and distinguish between the two types of communication: <ul style="list-style-type: none"> - formal - informal
7.3 Methods of Communication	7.3.1 describe various methods of communication: <ul style="list-style-type: none"> - verbal - non-verbal
7.3.2 state the advantages and disadvantages of	each.
7.4 Channels of Communication	7.4.1 describe various channels of communication <ul style="list-style-type: none"> - vertical - horizontal - diagonal - grapevine - by-passing etc
7.5 Grapevine	7.5.1 explain ‘grapevine’ and describe its sources, 7.5.2 state the advantages and disadvantages of the grapevine.

TOPIC	OBJECTIVES
7.6 Effective Communication	7.6.1 explain effective communication and the activities that enhance the communication process.
7.6.2 state and explain the barriers to effective communication.	
8. INDUSTRIAL RELATIONS	
8.1 Introduction	8.1.1 explain industrial relations and describe the parties involved.
8.1.2 describe the following and their functions:	<ul style="list-style-type: none"> - Trade Unions - Standing Joint Negotiating Committees - Shop Stewards - Local Union Executive - Staff Associations
8.1.3 explain the functions of trade unions.	
8.2 Collective Bargaining	8.2.1 explain the meaning and purpose of collective bargaining.
8.3 Strikes	8.3.1 explain the term strike, state the causes and effects of strikes.
8.3.2 distinguish between legal strike and illegal strikes.	
- picketing	8.3.3 identify and explain the following activities of strikes: <ul style="list-style-type: none"> - illegal strike - cooling-off period - wild cat strike etc.
8.4 Methods of Conflict Resolution	8.4.1 explain industrial dispute. identify and explain methods of conflict resolution: <ul style="list-style-type: none"> - mediation - arbitration
8.5 Discipline and Grievance Handling	8.5.1 describe the procedures for discipline and grievance handling.
8.5.2 explain how to make the procedures fair.	

TOPIC OBJECTIVES	
9. HEALTH AND SAFETY	
9.1 Introduction	9.1.1 distinguish between health and safety.
9.1.2 explain the need for safety and health at the workplace.	
9.1.3 identify the activities and actions that can be	taken by both the organization and workers to improve health and safety at the workplace.
9.2 Factories, Offices and Shops Act (Act 170)	9.2.1 demonstrate knowledge of legislation on the important provisions of the Factories, Offices and Shops Act 1970, namely the Safety, Health and Welfare provisions.
9.1 Stress Management	9.3.1 explain stress and state how to manage stress at the workplace.
10. EMPLOYMENT LAW	
10.1 Introduction and a “contract for service”	10.1.1 distinguish between a “contract of service”
10.1.2 state the duties and obligations of the parties	(employer and employee) in a contract.
10.2 Equal Employment Opportunity	10.2.1 explain the term equal employment opportunity in relation to gender, age, religion, disability, race, ethnic origin etc.
10.3 Unfair Labour Practice	10.3.1 explain the term unfair labour practices. identify actions that would constitute unfair labour practices.
11. HUMAN RESOURCE INFORMATION SYSTEMS(HRIS)	
11.1 Introduction	11.1.1 explain human resource information system.
11.1.2 identify the role of human resource	information systems in facilitating effective decision-making.
11.2 Application of HRIS	11.2.1 explain how HRIS assist in the various functional areas.

TOPIC	OBJECTIVES
11.2.2 explain the advantages and disadvantages	<p>associated with each of these computerized functional areas:</p> <ul style="list-style-type: none"> - e - recruitment - e - learning - computerized records system - e - appraisal system etc

SUGGESTED READING LIST

1. Byars, L. L. and Rue, L. W. **Human Resource Management**
2. Cole, G. A. **Personnel and Human Resource Management**
3. Amedzo, V. **Topics in Human Resource Management**
4. Ivancevich, Skinners and Crosby **Management: Quality and Competitiveness**
5. Nickies, etal **Understanding Business**
6. Beach, D. S. **Managing People at Work**
7. Tyson and York **Human Resource Management**
8. Obeng-Fosu, P. **Industrial Relations in Ghana: The Law and Practice**
Ghana:Universities, Press, 1991
9. National Labour Commission Regulations 2006 (L.I. 1822)
10. Labour Regulations, 2007 (L.I 1833)
11. Labour Act, 2003 (Act 651)
12. Factories, Offices and Shops Act 1970 (Act 328)
13. Labour Regulations 1969 (L.I. 632)
14. Workmen's Compensation Law 1987 (PNDCL 187)
15. The Public Services Commission Act 1994 (Act 482)
16. The Civil Service Law 1950 (PNDCL 327)
17. Social Security Law 1960 (PNDCL 247)

NOTES FOR GUIDANCE

TOPIC 1 NATURE, EVOLUTION AND SCOPE

Candidates should appreciate that there are two major parties involved in human resource management; these are as a function of all managers having people working under them and as a function of an expert in human resource management. Compared with Personnel Management, Human Resource Management is broader in scope and encompasses personnel management. Other functions under Human Resource Management are recruitment, performance management, training and development etc.

TOPIC 2 EMPLOYMENT PROCESS

Human Resource Planning is important, in that it enables an organization to determine the right number of people with the right competencies at the right places and at the right time for achieving organizational goals. Candidates must be conversant with the human resource planning process. The purpose of job description, job specification and person specification should be treated. Succession planning ensures that there is continuity in the organization's operations and this must be understood by candidates. Candidates should appreciate that a recruitment interview is carried out basically to select the most suitable candidate for a job.

Candidates should know the various types and methods of selection interviews. For example, Structured, Unstructured and Semi-structured etc;

Methods: Panel, one to one, etc. Candidates should also know the types of tests, for example proficiency, intelligence, aptitude, psychometric etc.

TOPIC 3 TRAINING AND DEVELOPMENT

Training helps the worker to acquire the required skills and knowledge in order to perform better at his/her job. Education is on-going and broader in scope. Development relates to the future skill demands and enables the individual to realize his/her potential for growth in the organization. Candidates need to have a broad knowledge of the many methods of training as possible. Career planning looks at the needs of the individual and facilitates his/her personal progress to be plotted in more detail. Candidates should know that Management Development aims at identifying and preparing employees for managerial positions. The various tools used to accomplish this must be treated. Candidates must have knowledge about the levels of training needs assessment (organizational, departmental and individual).

TOPIC 4 REWARD MANAGEMENT

Reward management is the total financial and non-financial package given to employees to attract, motivate, retain and control them to achieve organizational goals and maximize productivity of the organization. Salary relates to a longer period of employment, is guaranteed and does not depend necessarily on the number of hours worked. A wage is for a shorter period of work, usually one day, and is calculated on hours worked or actual work done. Wages and salaries are determined by cost of living, worker's qualification, supply and demand, ability of the organization to pay, etc.

TOPIC 5**MOTIVATION**

Candidates require only an understanding of the content and process theories listed. Questions on criticism of the theories will not be set. It should be understood by candidates that what motivates people depends on each individual. Incentives are generally designed to motivate individual performance.

TOPIC 6**PERFORMANCE MANAGEMENT**

Performance management is a continuous process of managing individual, team and organizational performance. Candidates should understand that performance appraisal is carried out to determine promotion needs, training needs, transfers, and rewards, among other things.

Unlike the recruitment interview, the performance appraisal interview is like a stocktaking of what the worker has achieved or failed to accomplish during the review period and his/her strengths and weaknesses. The appraisee has the opportunity of discussing his/her performance and making suggestions at the interview.

TOPIC 7**COMMUNICATION**

Communication may be formal or informal, verbal or non-verbal. It may take place between a superior and subordinate, two subordinates or managers in different departments. A thorough understanding of the grapevine is required. Candidates are required to have a good understanding of the process of effective communication, i.e communication from a sender through a medium to a receiver with a feedback received. Barriers to effective communication should be treated.

TOPIC 8**INDUSTRIAL RELATION**

Industrial relations encompasses all activities taken by the employer, trade union and government that are directed towards harmony in the workplace. When a particular issue cannot be resolved at the bargaining table, a deadlock is declared. Either party can refer the matter to the National Labour Commission. If settlement fails, it is referred to arbitration for final determination of the matter which will be binding on both parties.

Candidates should have a good knowledge of the country's labour laws especially Act 65.

TOPIC 9 **HEALTH AND SAFETY**

Candidates should understand that the employer is under an obligation to provide protective clothing and devices at the workplace and the employee is equally obliged to use the equipment so provided by the employer. The employer cannot run away from liability if the employee suffers injury by not using the protective devices so provided. The employer is under obligation to protect the health and welfare needs of the employee.

TOPIC 10**EMPLOYMENT LAW**

Legislations that govern the conduct of labour, employers and other stakeholders are embodied in employment laws. Candidates must be conversant with the obligations of all the parties involved, particularly the provisions that ensure equity and fairness in employment relations.

TOPIC 11**HUMAN RESOURCE INFORMATION SYSTEMS**

Candidates must identify the role of information systems in the effective management of human resources. Candidates should appreciate current trends in the development of information systems and its applications in the areas of recruitment, learning, salary administration, records management etc.

INFORMATION SYSTEMS

1. AIMS

The aims of the syllabus are to:

- 1.1 equip students of the subject with knowledge and understanding of the principles, methods and practices involved in designing computer-based information systems.
- 1.2 enable students to design and document information systems.
- 1.3 equip students with the knowledge and ability to understand the basic components of a computerized information system.
- 1.4 equip students to manage computerized information systems.

2. TARGET POPULATION

The syllabus is designed for:

- 2.1 people who have passed information technology at the General Business Certificate Examination level or its equivalent, and wish to study related subjects at a higher level.
- 2.2 students who are studying to take examinations of various professional bodies in information technology.
- 2.3 people who wish to acquire a professional qualification in information systems.

3. SCHEME OF EXAMINATION

The examination shall consist of one essay paper made up of **six** questions. Candidates will be required to answer **four** questions for a total of 100 marks. The duration of the paper shall be three hours.

4. DURATION OF STUDY

A minimum period of **six** months of **three** contact hours per week will be sufficient to cover the syllabus fully. Candidates are advised to complete the syllabus before attempting the examination.

5. DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVE
1. GENERAL SYSTEMS THEORY	<p>At the end of these units of work, candidates should be able to:</p> <p>1.1 explain a system and state its characteristics – inputs, processes, outputs, environment.</p> <p>1.2 explain and give practical applications of these general systems theories – coupling, decoupling, entropy, synergy, sub-optimality, holistic and reductionist approaches.</p> <p>1.3 identify and explain the following systems types – open, closed, adaptive, cybernetic, deterministic and probabilistic (stochastic).</p> <p>1.4 explain the concepts of control systems: feedback control, feedforward control, open-loop control and closed-loop control.</p>
2. INFORMATION AND DATA PROCESSING SYSTEMS	
2.1 Data and Information.	2.1.1 explain the difference between data and information.
2.2 Attributes of Useful Information	2.2.1 state and explain the attributes of useful information. E.g. timeliness, completeness, accuracy, etc.
2.3 Information Pyramid	2.3.1 describe the levels of management and types of information required at each level.
2.4 Introduction to Information Systems	2.4.1 describe an information system.
2.5 Types of Information Systems	<p>2.5.1 describe the various types of information systems:</p> <ul style="list-style-type: none"> -Transaction Processing System (TPS), -Management Information System (MIS), Decision Support System(DSS) -Executive Information System(EIS) -Expert System (ES). <p>2.5.2 state the characteristics, advantages and disadvantages of the various types.</p>

TOPIC	COURSE OBJECTIVE
2.6 Phases of Information Systems	<p>2.6.1 describe the phases / building blocks of an information system – input, processing, output, feedback and control.</p> <p>2.6.2 differentiate between manual and computerized information systems.</p>
3. COMPUTER FILES AND DATABASES	<p>3.1 explain the following traditional files concepts – master file, transaction file, file organisation, file access, file volatility, hit rate, file backup, fixed and variable length records, file security.</p> <p>3.2 explain the following as applied to database design: - database, database management system (DBMS), data dictionary, database schema and DBMS models: network hierarchical (tree), relational, etc.</p> <p>3.3 state the advantages and disadvantages of database systems and their applications.</p> <p>3.4 compare traditional files with databases.</p>
4. SYSTEM DEVELOPMENT LIFE CYCLE (SDLC)	
4.1 Stages of SDLC	<p>4.1.1 describe the various stages of the system development life cycle:</p> <ul style="list-style-type: none"> ❖ Problem definition ❖ Feasibility ❖ Investigation ❖ Analysis ❖ Design
4.2 Feasibility Study and Investigation	<p>4.2.1 state the need for identifying problems / flaws with the current system.</p> <p>4.2.2 state the need for specifying the required hardware and software for developing a new system.</p>

TOPIC	COURSE OBJECTIVE
4.3 Analysis and Design Tools	<p>4.2.3 state the need for identifying the user and information requirements necessary to resolve the identified problems.</p> <p>4.2.4 types of feasibility : technical, operational, social and economic.</p> <p>4.2.5 describe the various methods of collecting data: interview, questionnaire, direct observation and examination of existing documents, etc.</p> <p>4.3.1 describe the different modelling tools in systems analysis – decision tables, decision tree, data flow diagram (DFD), etc.</p> <p>4.3.2 state the need for recording information about the current system.</p>
4.4 Systems Analysis	<p>4.4.1 explain how a SWOT Analysis will be used to ascertain the best system for the organisation.</p> <p>4.4.2 justify the need for a new system.</p> <p>4.4.3 describe the qualities of an efficient and effective system (quality assurance).</p>
4.5 Systems Design	<p>4.5.1 state the purpose and principles of the various design methods: prototyping, object oriented, design reviews and walk-throughs (user validation).</p> <p>4.5.2 explain the objectives and constraints of the new system.</p>
4.6 Systems Implementation	<p>4.6.1 identify the various tasks involved in system implementation. E.g. education and training, system testing, file conversion, change-over, etc.</p> <p>4.6.2 identify the various methods of system change-over. E.g. direct, parallel, pilot, etc.</p>

TOPIC	COURSE OBJECTIVE
4.7 Documentation	4.7.1 identify the components of technical documentation for an information system program coding, program flow chart, hardware and software requirements, file structure, variable lists, validation routines.
5. OUTPUT AND INPUT DESIGN	5.1 describe output specification and types of reports produced by the information system. 5.2 describe the input requirements – data capture methods, input specification, form design, screen layout, the user dialogue, coding method, error controls (e.g. validation checks, verification, preventive controls), etc. 5.3 design validation routines to solve a given problem.
6. SYSTEM SECURITY AND CONTROL	6.1 identify the various potential threats to computer installations and measures by which they can be mitigated and / or prevented. 6.2 describe physical and technical security: physical and logical access control, audit trails, legal requirements, passwords, etc. 6.3 identify the common threats face by organisational information systems. E.g. accidents, natural disasters , sabotage, theft, etc.
7. INFORMATION SYSTEMS MANAGEMENT	7.1 explain the structure and organisation of information systems department. 7.2 the role of information systems staff. E.g. Systems Analyst, Database Administrator, Data Librarian, Web Master, etc. 7.3 explain the role of the manager as an owner, user, designer, educator and evaluator of information systems.

SUGGESTED READING LIST

1. Management Information Systems (study manual)
2. Management Information Systems - T. Lucy
3. Information Systems - C.S. French
4. Basic System Analysis and Design - Daniel & Yeates
5. Computer Science - C.S. French
6. Management - T. Lucy
7. Discovering Information Systems - Jean-Paul Von Bella, M. Eccles, Jane Nash
8. Management Information Systems - R.E. Mensah

NOTES FOR GUIDANCE

TOPIC 1

A system relates to different inter-related parts coming together to work as a whole to achieve common objectives. Candidates should understand that the focus of the systems theories is that the whole of a system is greater than the sum of the individual parts. A thorough understanding of the various system types and how they relate to the environment is required. Candidates may be required to answer questions from real-life situations.

TOPIC 2

Candidates should appreciate that information is the major resource in any organisation. They should be able to describe the role of information systems in modern organisations and explain the underlying concepts of information and systems.

Without information, the organization is not a “living entity”. The four distinct phases and the activity at each phase must be thoroughly understood. It must also be emphasized that, in spite of the advantages of the computerized system, many organisations still process data manually. A thorough understanding of the attributes of good information as well as the various types of information systems is required. Candidates need also to understand the various levels of management - strategic, tactical and operational- and the different types of information required for decision making.

TOPIC 3

Candidates must understand that a file is made up of related records which may be of fixed or variable lengths. An understanding of the database system, its advantages and disadvantages is required.

TOPIC 4

Candidates must understand the step-by-step processes that organisations are required to follow during system development. They must be able to explain the problem, including the needed output, input and processing requirement. Candidates must also be able to apply the various design techniques and system controls. Emphasis must be placed on accurate documentation methods.

TOPIC 5

Identify user requirements in detail in order to ascertain the types of inputs that will be required, including the necessary validation checks.

TOPIC 6

Candidates must understand the controls associated with information systems based on the underlying principles of the need to ensure accuracy of the data held by the organisation and the need to protect against loss or damage.

TOPIC 7

Information technology is a tool used within information systems for efficiency, effectiveness, timeliness, etc. As an evaluator, the manager should be able to assess the information system to determine if it is working as intended.

INFORMATION TECHNOLOGY

1. **AIM**

The aim of the syllabus is to expose users to knowledge and understanding of information technology principles as specified herein. They must be able to demonstrate ability to apply this knowledge in solving problems through analysis and synthesis of Information Technology.

2. **TARGET POPULATION**

The syllabus is designed for persons

- (1) who have passed Information Technology at the General Business Certificate Examination (GBCE) level or its equivalent and intend to acquire further knowledge in Information Technology.
- (2) who wish to acquire Advanced Business Certificate Examination (ABCE) diploma in Information Technology or Office Management.
- (3) who wish to acquire professional/academic qualification in Information Technology.

3. **SCHEME OF EXAMINATION**

The examination will consist of **two** papers:

- (1) Paper 1 - This will be a **two-hour** practical test of **three** compulsory questions and will attract a total of 60 marks.

Candidates will be expected to demonstrate ability to solve problems using computer application programs/software (Spreadsheet – OpenOffice Calc / MS-Excel, Database Management – OpenOffice Base / MS-Access and BASIC - QBASIC).

Candidates will also have:
 - (I) **ten** minutes to read through the question paper before the start of the examination.
 - (II) additional **five** minutes to copy their solutions onto compact disc recordable (**CD-R**). During this period **NO OTHER ACTIVITY IS ALLOWED**.
- (2) Paper 2 - This will be a **two-hour** theory paper of **six** questions out of which candidates will be expected to answer four. This paper will attract a total of 40 marks.

4. **DURATION OF STUDY**

A period of 6 to 12 months of 3 - 4 hours per week for candidates who have followed a course in Information Technology at the GBCE level or its equivalent. Candidates are therefore strongly advised to complete the syllabus before attempting the examination.

5. **DETAILED SYLLABUS**

TOPIC		COURSE OBJECTIVE
1.	OVERVIEW OF INFORMATION TECHNOLOGY	<p>At the end of the course, candidates should be able to:</p> <p>1.1 mount and set up a computer.</p> <p>1.2 edit the configuration system and automatic execution batch files.</p> <p>1.3 use utility programs. E.g. scandisk, defrag, diskcopy, undelete, unformat, move, etc.</p> <p>1.4 use anti-virus utilities for detecting and cleaning viruses.</p> <p>1.5 describe computer networks (topologies, protocols and transmission media, etc.).</p> <p>1.6 describe computer software and their applications.</p> <p>1.7 install and configure software on the computer.</p> <p>1.8 understand the internet and its applications.</p>
2.	SPREADSHEET	
	2.1 EditingData Files	<p>2.1.1 format a cell and table</p> <p>2.1.2 insert and delete rows and columns.</p> <p>2.1.3 use keyboard shortcuts and smart icons.</p> <p>2.1.4 use macros.</p> <p>2.1.5 create and freeze horizontal and vertical panes.</p> <p>2.1.6 use Object Linking and Embedding (OLE).</p> <p>2.1.7 use edit tools.</p> <p>2.1.8 modify data using the sort and filter utility.</p> <p>2.1.9 format a worksheet using page setup.</p> <p>2.1.10 print a specified part of worksheet.</p>
	2.2 Calculations	<p>2.2.1 select portions of a worksheet for calculations.</p> <p>2.2.2 control the order of calculations.</p> <p>2.2.3 write and use appropriate formulae/equations for calculations.</p> <p>2.2.4 use mathematical functions in calculations.</p> <p>2.2.5 generate graphs from worksheet data.</p> <p>2.2.6 format graphical output.</p> <p>2.2.7 use spreadsheets results in making projections.</p> <p>2.2.8 print worksheets.</p>

TOPIC	COURSE OBJECTIVE
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3. DATABASE	3.1 create a database 3.2 create and use queries. 3.3 use an index to assist in a group retrieval. 3.4 declare appropriate data type and field length. 3.5 define a sort criterion for sorting records on specified field. 3.6 generate and print report. 3.7 use structured query language (SQL) select statement to retrieve data. 3.8. use basic SQL functions: MIN, SUM, AVG,ABS, etc.
4. PROGRAMMING WITH QBASIC 4.1 Algorithm 4.2 Flowchart 4.3 Introduction to QBASIC	4.1.1 define algorithm. 4.1.2 state the functions of algorithm. 4.1.3 state characteristics of algorithm: -Finite -Effective -Unambiguous 4.1.4 write algorithm. 4.2.1 use flowchart symbols: - I/O, Process, decisions, etc. 4.2.2 use flowchart for agiven programming problem. 4.3.1 state the basic characteristics ofQBASIC. 4.3.2 understand the types of data:variable, constant/literal, numeric,string/alphanumeric.

TOPIC	COURSE OBJECTIVE
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<p>5. INFORMATION TECHNOLOGY AND THE CONTEMPORARY MANAGER</p>	<p>4.3.3 write QBASIC statements. E.g. CLS DIM REM INPUT PRINT, LPRINT LET END etc.</p> <p>4.3.4 use conditional QBASIC statements: FOR...NEXT statement, WHILE...END statement, etc.</p> <p>4.3.5 use arithmetic and logic operators: -, +, *, /, ^, >, etc.</p> <p>4.3.6 use arithmetic expression. E.g. $\frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$, etc.</p> <p>4.3.7 write a simple QBASIC program.</p> <p>4.3.8 use built-in functions.: -INT(X) -SIN(X) -ABS(X) -RND(X) -LOG(X) -EXP(X) -etc</p> <p>5.1 explain information technology.</p> <p>5.2 describe the impact of information technology on management functions.</p> <p>5.3 explain the role of the manager as a user, designer and evaluator of information systems.</p> <p>5.4 describe the social and business implications of Information technology.</p>
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NOTES FOR GUIDANCE

TOPIC 1

Candidates will be expected to have knowledge of the uses of computers in daily life. They should be able to physically set-up a computer and configure it. Candidates should know about interface devices and be aware of applications of networks. Basic concepts of viruses should be known as well as how to prevent them from attacking one's computer. Candidates should be able to explain the different Internet technologies. Knowledge of search engines, Domain Name System (DNS), e-mail attachments and flagging and newsgroups will be required.

TOPIC 2

Candidates will be expected to define and explain the use of Spreadsheets in organisational management. They should also be able to design simple Spreadsheets e.g. payrolls, sales projection, etc.

TOPIC 3

Candidates will be expected to explain terms like “fixed” and “variable” length records, tables, forms, queries, reports and design simple database, e.g. inventory, personnel records etc. They will also be expected to execute basic SQL commands.

TOPIC 4

Candidates will be expected to use a structured QBASIC program to solve simple problems. For example, a program to calculate:

- ❖ compound interest;
- ❖ mean of 100 numeric values;
- ❖ area of a football field;
- ❖ etc.

The simple QBASIC program developed should be executable on the computer.

TOPIC 5

Information Technology is a tool used within information systems for efficiency, effectiveness, timeliness, etc. An appreciation of the role of the contemporary manager is important. As an evaluator, the manager should be able to assess the information system to determine if it is working as intended.

ESSENTIAL KNOWLEDGE FOR PRACTICAL TEST

A candidate should be able to:

- (1) Create a folder on the default computer hard disk drive (i.e. drive C:)
- (2) Save created documents with the **exact** given file names in the created folder.
- (3) Label a CD.
- (4) Write onto a CD using any of the following burning programs:
 - ❖ CDBurnerXP
(Website: <https://www.cdburnerxp.se/en/download>)
 - ❖ Express Burn Disc Burning Software
(Website: <http://www.nch.com.au/burn/>)
 - ❖ Desktop burning gadgets (default burning software on the operating system.)

READING LIST

- | | | | |
|-----|--|---|--------------------------------|
| (1) | Teach Yourself the Internet in 24 Hours. | - | (SAMS) |
| (2) | Microsoft Office XP Expanded | - | Stephen Haag et al |
| (3) | Introduction to Algorithms | - | Thomas H. Cormen, et al |
| (4) | Computing Essentials | - | Timothy O'Leary, Linda O'Leary |
| (5) | QBASIC Technique for Beginners | - | Pravesh Koirala |
| (6) | QBASIC by Example | - | Greg M Perry |

LOGISTICS AND SUPPLY CHAIN MANAGEMENT

AIMS

1. The aims of the syllabus are to:

- (1) help candidates get a basic understanding of the Logistics and Supply Chain Management function and the role it plays in the success of a business;
- (2) lay a good foundation for further studies in the field of Logistics and Supply Chain Management;
- (3) prepare candidates for employment as supply chain officers in industry for both the public and private sectors.

2. TARGET POPULATION

This syllabus is designed for:

- (1) candidates who have obtained passes in subjects at the General Business Certificate Examination (GBCE) or at the West Africa Senior School Certificate Examination (WASSCE);
- (2) people with the requisite basic qualification who desire to acquire a professional or academic qualification in Logistics and Supply Chain Management;
- (3) people already engaged in industry who wish to update their knowledge in the subject.

3. FORM OF EXAMINATION

The examination will be made up of two papers, Paper 1 and Paper 2.

- (1) **Paper 1:** This will be an essay paper comprising seven questions. Candidates will be required to answer any four questions within 2 hours 30 minutes. This paper will carry 70% of the total marks for the subject.
Paper 2: This will be a compulsory case study of between 450 and 600 words for 1 hour 30 minutes. This paper will carry 30% of the total marks for the subject.
- (2) Ten (10) minutes will be allowed for reading through the questions before the examination begins.
- (3) Calculators may be used but marks will be awarded for workings leading to the answers.

4. DURATION OF STUDY

A minimum period of two years of four hours per week will be sufficient to complete the syllabus fully.

5. DETAILED COMMENTS

TOPIC	COURSE OBJECTIVES
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<p>1. UNDERSTANDING LOGISTICS</p> <p>1.1 Nature and Scope</p>	<p>At the end of these units of work, candidates should be able to:</p> <p>1.1.1 define and explain logistics.</p> <p>1.1.2 explain the scope and objectives of logistics management.</p>
<p>2. LOGISTICS OPERATIONS</p> <p>2.1 Operations in Logistics Management</p> <p>2.2 Containerization</p>	<p>2.1.1 explain the following operations in logistics management:</p> <ul style="list-style-type: none"> -Packaging;- primary, secondary and industrial -Materials handling;- storage, movement, safety precautions, coding, recording, accounting, etc. -Warehousingmanagement;- types, optimization and operational risk. -Networking;- the use of ICT in managing logistics -Freight transportation;- modes of transportation and their advantages and disadvantages. <p>2.2.1 explain Containerization.</p> <p>2.2.2 explain the types of containers- ISO containers.</p> <p>2.2.3 identify the advantages and disadvantages of containerization.</p> <p>2.2.4 discuss special facilities used in handling containers,</p> <p>2.2.5 identify and explain container terminals.</p>

TOPIC	COURSE OBJECTIVES
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3. INTERMEDIARIES IN LOGISTICS	3.1.1 explain the roles and responsibilities of the following intermediaries in Logistics Management. -wholesalers -retailers -agents and representatives
4. FINANCING LOGISTICS 4.1 Sources of finance 4.2 Financial Statements	4.1.1 describe the various sources of financing logistics including: -Workingcapital management; -Credit;- sources and cost of credits.g loans, overdrafts, sale of assets, factoring, etc; -lending and borrowing decisions; -leasing decisions. E.g equipment and vehicles. 4.2.1 prepare simple financial statements. 4.2.2 interpret basic accounting statements using liquidity, profitability, activity, and gearing ratios. 4.2.3 prepare simple procurement and cash budgets.
5. INTRODUCTION TO SUPPLY CHAIN MANAGEMENT(SCM) 5.1 History of SCM 5.2 Objectives and Functions of SCM	5.1.1 give the historical background of Supply Chain Management(SCM). 5.2.1 explain the functions of (SCM). 5.2.2 explain the scope and objectives of SCM. 5.2.3 state the importance of SCM. 5.2.4 explain the role of SCM in an organization.
TOPIC	COURSE OBJECTIVES

<p>6. PROCUREMENT AND SUPPLY CHAIN MANAGEMENT</p> <p>6.1 Key variables in Procurement (5 Rights)</p> <p>6.2 Procurement organizations</p> <p>6.3. Procurement methods</p> <p>6.4 International Procurement</p> <p>6.5 Introduction to Contract Management</p>	<p>6.1.1 explain the key procurement variables i.e the 5 <i>rights</i>.</p> <p>6.1.2 describe the procurement cycle.</p> <p>6.2.1 explain the procurement organization.</p> <p>6.2.2 describe the various types of procurement structures.</p> <ul style="list-style-type: none"> - simple -centralized -decentralized structures, etc. <p>6.2.3 describe procurement for Not- for- profit making organizations and NGOs.</p> <p>6.2.4 differentiate between public and private sector procurement.</p> <p>6.3.1. explain the following procurement methods.</p> <ul style="list-style-type: none"> -tendering;- open tender restricted tender selective tender -direct negotiation;- sole sourcing single sourcing <p>6.4.1 identify the documents used in international procurement/global sourcing.</p> <ul style="list-style-type: none"> -bill of lading -letters of credit, -certificate of origin -waybills -invoice, etc. <p>6.4.2 introduction to international commercial terms (incoterms) -CIF, FOB etc.</p> <p>6.5.1 explain the terms and conditions of a procurement contract.</p> <p>6.5.2 state the rights and obligations of the parties involved in a procurement contract.</p> <p>6.5.3 explain the following activities under procurement contracts.</p> <ul style="list-style-type: none"> -renewal -termination, and closure of contract.
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<p>7. SOURCING FOR SUCCESSFUL SCM</p> <p>7.1 Sourcing decisions</p> <p>7.2 Sourcing Strategies</p> <p>7.3 Outsourcing</p> <p>8. MANAGING SUPPLIER RELATIONSHIPS</p> <p>8.1 Supplier Relationship Process</p>	<p>7.1.1 explain the sourcing decisions; -make-or-buy decisions -subcontract.</p> <p>7.2.1 discuss ways of developing successful sourcing strategies. -ABC analysis;- Pareto analysis. - Kraljicmatris.</p> <p>7.2.2 explain supply base rationalization.</p> <p>7.2.3 explain methods of appraisal and selecting suppliers. E.g Carter 10Cs, face -to-face.</p> <p>7.3.1 explain the process of outsourcing products.</p> <p>7.3.2 explain the need for and importance of outsourcing.</p> <p>7.3.3 identify the risks associated with outsourcing.</p> <p>7.3.4 identify and explain the third-party service providers in supply chain. E.g. freight forwarders, security, transporters, cleaning services.</p> <p>8.1.1 explain the role of suppliers in the supply chain.</p> <p>8.1.2 explain supplier relationship management.</p> <p>8.1.3 explain the types of supplier relationship.</p> <p>8.1.4 explain the supplier development process.</p> <p>8.1.5 discuss ways of developing supplier partnerships through collaborative planning, research and development, design, and manufacturing.</p> <p>8.1.6 examine methods of evaluating supplier performance.</p> <p>8.1.7 identify ways of rewarding supplier performance; - incentives.</p>
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TOPIC	COURSE OBJECTIVES
<p>9. FORECASTING MATERIAL REQUIREMENTS</p> <p>10. INTRODUCTION TO OPERATIONS MANAGEMENT</p>	<p>9.1.1 discuss the overview of forecasting.</p> <p>9.1.2 explain the various reasons for forecasting</p> <p>9.1.3 identify and explain the various forecasting techniques e.g. simple average, weighted average, correlation.</p> <p>9.1.4 identify ways of achieving forecasting accuracy using ICT.</p> <p>9.1.5 explain planning, forecasting and replenishment.</p> <p>10.1.1 explain operations management.</p> <p>10.1.2 identify and explain the various types of planning activities in operations management.</p> <ul style="list-style-type: none"> -operations planning; - loading, sequencing, scheduling, monitoring and control. -material requirements planning (MRPI) -manufacturing resource planning (MRPII)

<p>13. INTERNATIONAL LOGISTICS</p> <p>13.1 International Channels of Distribution</p> <p>13.2 Custom Documentation and Freight Forwarding Procedures in Ghana</p>	<p>13.1.1 explain the following international channels of distribution:</p> <ul style="list-style-type: none"> -international departments -online -distributers <p>13.2.1 examine port and customs documentations and freight forwarding procedures in Ghana.</p>
<p>14. CUSTOMER RELATIONSHIP MANAGEMENT</p>	<p>14.1.1 explain Customer Relationship Management (CRM).</p> <p>14.1.2 describe the role of CRM in Supply Chain Management.</p> <ul style="list-style-type: none"> - internal and external customers <p>14.1.3 identify the components of CRM</p>
TOPIC	COURSE OBJECTIVES
<p>15. LEGAL FRAMEWORK OF PUBLIC PROCUREMENT IN GHANA.</p>	<p>15.1.1 Explain the essentials of the Public Procurement Act, 2003(Act 663) as Amended in 2016, Act (Act 914).</p> <ul style="list-style-type: none"> -procurement structures -procurement rules -methods and thresholds of procurement. -disposal of stores, plant and equipment.
<p>16. ETHICAL PROCUREMENT AND SUSTAINABILITY</p> <p>16.1 Ethical Procurement</p>	<p>16.1.1 apply the following concepts to procurement governance.</p> <ul style="list-style-type: none"> -principles, rules and regulations -Code of conduct

16.2 Sustainability	<p>-promotion of high standard of ethical behavior; -Conflict of interest. -Fraud and corruption -due diligence</p> <p>16.2.1 explain the following concepts under sustainable procurement -the triple bottom line (People, planet and profit). -health and safety. -corporate social responsibility</p>
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SUGGESTED READING LIST

- | | |
|--|--------------------------|
| (1) Public Procurement Act,2003(Act 633) | |
| (2) Public Procurement Act, 2016(Act 914) | |
| (3) Stores and Distribution | CARTER, PRICE AND EMMET. |
| (4) Purchasing and Supply Chain management | LYSONS AND FARRINGTON. |
| (5) Fundamentals of logistics | MARTIN CHRISTOPHER. |
| (6) Storage and supply of materials | JESSOP AND MORRISON. |

NOTES FOR GUIDANCE

TOPIC 1

Candidates should appreciate the importance of Logistics Management to an organization.

TOPIC TWO

Explanation of the major activities in Logistics operation is necessary. The candidates should be able to identify and describe the basic material handling equipment. Candidates need to know how containerization facilitates international trade.

TOPIC THREE

Emphasis should be placed on the importance of intermediaries in logistics chain management. Candidates should be able to differentiate between the roles of the various intermediaries.

TOPIC FOUR

Candidates should be conversant with the significance of the various sources of financing logistics. Candidates would be limited to the preparation of trading, profit and loss account and a balance sheet.

TOPIC FIVE

Candidates should be able to explain how the supply chain function enhances productivity and adds value to the operations of the organization.

TOPIC SIX

Detailed description of the following key variables in procurement must be well understood;

(1) right price (2) right quantity (3) right quality (4) right place (5) right time.

Candidates should be conversant with the international procurement procedures, terminologies and documentations.

TOPIC SEVEN

Candidates would be expected to explain the reasons for appraising and selection of suppliers including economy, efficiency, capacity, value addition, ethical concerns, etc.

The need and importance of outsourcing should be emphasized.

TOPIC EIGHT

Candidates should be able to describe the various types of buyer-supplier relationships.

Relationships such as strategic, adversarial and collaborative should be well understood by the candidates. Candidates should explain the benefits associated with the buyer-supplier partnership and the various incentives used to motivate suppliers.

TOPIC NINE

Candidates should be able to apply the basic forecasting techniques to replenishment of inventories.

TOPIC TEN

Emphasis should be placed on the importance of the various planning activities to the success of the supply chain including loading, sequencing, scheduling, monitoring and control. Candidates would be limited to only the explanation of the planning process.

TOPIC ELEVEN

This section requires the understanding of the concepts and the tools used in inventory management.

TOPIC TWELVE

Candidates should appreciate the importance of distribution in the success of supply chain management.

TOPIC THIRTEEN

Questions on customs documentations and freight forwarding procedures would be limited to Ghana customs procedures.

TOPIC FOURTEEN

Candidates require an understanding of the tools and components used to manage customer relations. Candidates should appreciate the role customer relations in supply chain management.

TOPIC FIFTEEN

Questions on this unit would be limited to sections of the Act mentioned in the syllabus.

TOPIC SIXTEEN

Candidates should appreciate the importance of sustainability in supply chain management. They should also understand the benefits that accrue to a business that does ethical and sustainable procurement.

MARKETING

1. AIMS

The aims of this syllabus are to:

- (1) enable students of the subject lay a firm foundation for higher studies in Marketing;
- (2) equip them with the skills required to enter industry and commerce as Marketing Personnel;
- (3) equip them with the marketing knowledge required to operate a private venture.

2. TARGET POPULATION

The syllabus is designed for:

- (1) candidates who have passed the examination in Marketing at the General Business Certificate level or its equivalent;

- (2) students pursuing Business Programmes in Commercial, Vocational/Technical Institutions, Polytechnics and other tertiary Institutions; and
- (3) personnel already in industry, who wish to upgrade their knowledge in Marketing.

3. **FORM OF EXAMINATION**

The examination will consist of two papers both of which are to be taken.

- Paper 1 - This will comprise seven essay questions out of which four are to be answered in 2 hours 30 minutes for 100 marks. This paper will carry 70% of the total marks for the subject.
- Paper 2 - This will be a compulsory case study to be answered within 90 minutes for 40 marks. This paper will carry 30% of the total marks.

4. **DURATION OF STUDY**

A minimum period of one year of three contact hours per week will be sufficient to cover the syllabus fully.

5. **DETAILED SYLLABUS**

TOPIC	COURSE OBJECTIVES
1. OVERVIEW OF MARKETING 1.1 Meaning of Marketing 1.2 Marketing Process versus Selling Process 1.3 Market Segmentation, Targeting and Positioning <ul style="list-style-type: none"> • Market • Market Segmentation 	At the end of these units of work, candidates should be able to: 1.1.1 explain marketing and the marketing concept. 1.2.1 explain the marketing process and marketing in different types of organizations. 1.2.2 explain the selling process. 1.2.3 distinguish between the marketing process and the selling process. 1.3.1 explain the concept of market. 1.3.2 explain market segmentation and identify the procedure and bases for market

<ul style="list-style-type: none"> • Organogram 	1.4.3 illustrate with the aid of a diagram the structure of a marketing department on the basis of function, location/coverage, product/brand and customer.
2. MARKETING ENVIRONMENT	
2.1 Internal Environment	2.1.1 explain the elements of an organization's micro environment.
<ul style="list-style-type: none"> • Employees/Management • Organizational Structure • Mission/Vision and Objectives • Culture and values 	2.1.2 identify and explain how these factors affect the operations of the organization.
2.2 Micro(Meso) environment	2.2.1 explain micro (messo) environment.
<ul style="list-style-type: none"> • Suppliers • Customers • Distributors • Competitors • other stakeholders 	
2.3 Macro Environment (STEEPLE)	2.3.1 explain macro environment.
<ul style="list-style-type: none"> • Socio-cultural • Technological • Economic • Enviromental • Political • Legal • Ethical 	2.3.2 assess the potential impact on an organization of key trends in the macro environment.
2.4 SWOT Analysis	2.4.1 explain SWOT Analysis.
Strengths	
Weaknesses	2.4.2 State the advantages and disadvantages of SWOT analysis.
Opportunities	
Threats	
2.4.3 prepare a SWOT analysis from a given	scenario.
3. MARKETING INFORMATION SYSTEM AND MARKETING RESEARCH	
3.1 Marketing Information System (MKIS)	3.1.1 explain marketing information system.
	3.1.2 explain the importance of marketing information system to an organization.
TOPIC OBJECTIVES	
3.2 Marketing Research	3.2.1 explain marketing research and its

	importance to an organization.
	3.2.2 describe the two main types of research, desk and field research.
3.3 Data and Data Collection	3.3.1 identify and explain types of data.
<ul style="list-style-type: none"> Sources of Data 	3.3.2 identify and explain sources of data
3.3.3 explain the uses of data in marketing.	
<ul style="list-style-type: none"> Methods of Data Collection 	3.3.4 identify and explain the methods of data collection.
3.4 Questionnaire	3.4.1 explain the importance of a questionnaire as an instrument for collecting data.
	3.4.2 describe various methods of administering a questionnaire giving their advantages and disadvantages.
3.5 Research Report	3.5.1 describe the components of a research report.
	3.5.2 prepare a research report.
4. PRODUCT AND SERVICE	
4.1 Product versus Service	4.1.1 distinguish between a product and a service.
4.1.2 explain the characteristics/features of	a product and a service.
4.2 Product Mix and Product Line	4.2.1 explain product mix and identify its four dimensions.
	4.2.2 explain product line and product line stretching.
4.3 New Product Development product development.	4.3.1 describe the activities involved in new
4.4 The Product Life Cycle	4.4.1 use a graph to illustrate the life cycle of a product.
TOPIC	OBJECTIVES
4.4.2 describe the marketing activities at each	

4.4.3 explain the strategies for extending and expanding the product life cycle.

4.5 5Ms, Ansoff's Growth Matrix and BCG(Boston Consulting Group) Matrix.
4.5.1 explain 5Ms, Ansoff's Growth matrix and use 5Ms, Ansoff's Growth matrix and BCG matrix to evaluate an organization's product portfolio.

5. PRICING

5.1 Pricing Objectives

5.1.1 distinguish between profit-oriented and sales-oriented pricing.

5.1.2 explain the objectives that influence pricing decisions

5.2 Pricing Methods

5.2.1 describe the following pricing methods with examples:

- value-based pricing

- cost plus pricing

- competition based pricing

- discriminatory pricing

5.3 Pricing Strategies

5.3.1 explain the following pricing strategies: skimming, penetration, loss leader, price lining, differential pricing, product-mix pricing

6. DISTRIBUTION

6.1 Channels of Distribution

6.1.1 explain channels of distribution.

6.1.2 describe the roles played by members in a channel of distribution.

6.2 Distribution Strategies

- Intensive
- Selective
- Extensive

6.2.1 explain the various distribution strategies.

6.2.2 explain the circumstances under which each strategy would be appropriate.

6.3 Supply Chain Management

- Order Processing
- Transportation
- Logistics Communication

6.3.1 explain supply chain management.

6.3.2 explain the activities in supply chain management.

TOPIC

OBJECTIVES

- Warehousing
- Packaging
- Inventory Control
- Materials Handling

7. INTEGRATED MARKETING COMMUNICATIONS

7.1 Meaning of Integrated Marketing Communications (IMC)	7.1.1 explain what is meant by integrated marketing communications.
7.2 Elements of Integrated Marketing Communications	7.2.1 explain the elements of integrated marketing communications.
<ul style="list-style-type: none"> • Advertising • Sales Promotion • Personal Selling • Publicity and Public relations • Events Marketing • Digital/Interactive Marketing • Packaging 	7.2.2 explain the circumstances under which each of the elements can be used.
	7.2.3 draft a sponsorship letter including a budget.
	7.2.4 draft a simple advertisement for promoting a product or service.
7.3 Importance of Integrated Marketing Communications	7.3.1 explain the importance of integrated marketing communications.
7.4 Budgeting Methods	7.3.2 explain methods used to budget or allocate funds for marketing communications.

8. SALES MANAGEMENT

8.1 Meaning of Sales Management	8.1.1 explain sales management and its importance to marketers.
8.1.2 distinguish between selling and sales management.	
8.2 Functions of a sales manager	8.2.1 explain the functions of the sales manager.

9. DIRECT MARKETING AND E-MARKETING

9.1 Key Elements of Direct Marketing	9.1.1 explain direct marketing.
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TOPIC

OBJECTIVES

9.1.2 Differentiate between direct marketing and e-marketing.

9.2 Role of Database in Direct Marketing. 9.2.1 explain the role of database in direct marketing

9.3 Barriers to Internet Adoption a marketing organization. 9.3.1 describe the barriers to Internet adoption in

10. INTERNATIONAL MARKETING

10.1 Meaning of International Marketing 10.1.1 explain international marketing.

10.2 International Marketing Terms 10.2.1 explain some common terms in international marketing such as:

Globalization

Global Marketing
Multinational Companies

10.2.3 explain why companies engage in international marketing

10.3 Modes of entry: 10.3.1 identify and explain the different modes of entering international markets.

- Exporting
- Licensing
- Joint Venture 10.3.2 outline the advantages and disadvantages associated with each entry mode.
- Franchising
- Wholly owned subsidiaries

10.3.3 state the barriers to international marketing.

10.3.4 explain marketing mix adjustment to aid international marketing.

SUGGESTED READING LIST

1. Kotler, P. and Armstrong, G. (2014) Principles of Marketing, Pearson Higher education, New York
2. Lancaster, G. (2010) Essentials of Marketing, Taylor and Francis Abingdon, UK
3. Boakye, E. and Marfo-Yiadom, E (2015) ABCE Marketing Cape Coast: Eddymay Ventures
4. Boachie-Mensah, F. O. (2009) Essentials of Marketing Accra: Excellent Publishers and Printing Services
5. Blythe, J. (2006) Principles and Practice of Marketing Hampshire: South Western (Engage Learning)
6. Palmer, A. (2009) Introduction to Marketing Theory and Practice: Oxford University Press
7. Perrault, W. D. and McCarthy, E. J. (2005) Basic Marketing – A global managerial approach New York: McGraw-Hill
8. Kotler, P. (2014) Marketing Management, Pearson Higher education, New York.

NOTES FOR GUIDANCE

A comprehensive knowledge of the marketing syllabus at the General Business Certificate level is assumed.

TOPIC 1

OVERVIEW OF MARKETING

Candidates will be required to explain the concept of segmentation, targeting and positioning. Candidates will be required to understand that an organisation that is marketing oriented has a special structure with regard to the Marketing Department/Division. Such an Organisation will have a National Sales Manager, a Marketing Research Manager, a Promotions/Advertising Manager or their equivalents and a Marketing Director in charge of the Department/Division. Candidates will be required to explain various bases for organising the Marketing Department.

TOPIC 2

MARKETING ENVIRONMENT

An advanced treatment of the topic will be required. Relevant examples from the Ghanaian business environment should be considered. Candidates should be able to identify and explain the elements of the various environments. They should also be able to prepare a SWOT analysis for given scenarios.

TOPIC 3

MARKETING INFORMATION SYSTEM AND MARKETING RESEARCH

The importance of marketing research as a means by which management collects information with which to solve marketing problems should be emphasized. The activities involved in building a marketing information system must be treated. Candidates should be able to prepare a research report.

<u>TOPIC 4</u>	PRODUCT/SERVICES
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An advanced treatment of the topic will be required. The product life cycle concept should be discussed over the following four stages: Introduction, Growth, Maturity and Decline. The activities in the new product development process must be well treated. Candidates should be able to draw and explain Ansoff's Growth Matrix and BCG (Boston Consulting Group) Matrix.

TOPIC 5 PRICING

Candidates would be expected to differentiate between profit-oriented and sales-oriented pricing. Candidates should also be conversant with the various pricing strategies and methods such as product-mix pricing strategies, (product line pricing, optional product pricing etc.) and price adjustment strategies (discount and allowance pricing, segmented pricing, psychological pricing, value pricing, promotional pricing, etc.)

TOPIC 6

The roles played by the Wholesaler, Retailer and Manufacturer's Agent need to be highlighted. Candidates need to be conversant with modern trends in distribution e.g the use of key distributors by Unilever Brother (Ghana) Limited and the use of distributors by the brewery companies. Candidates should be able to identify the members of a channel of distribution as well as explain the role of logistics in distribution.

TOPIC 7

INTEGRATED MARKETING COMMUNICATION

The elements of Integrated Marketing Communications should be well treated. Candidates need an appreciation of the fact that an organisation does not commit resources indefinitely to promotion. There is the need for funds to be effectively allocated through Promotional Budgeting and Budgetary Control. The following promotional budgeting methods should be emphasised: percentage of sales, task and objective, affordable and competitive parity. Candidates should also be able to draft a simple advert for a product and a letter for sponsorship.

TOPIC 8 SALES MANAGEMENT

Candidates should be able to differentiate between sales management and selling. They should be able to explain their importance. Candidates must be able to identify and explain the functions of a sales manager.

TOPIC 9

DIRECT MARKETING AND E-MARKETING

Candidates should know the difference between direct marketing and e-marketing. The role of database in direct marketing must be emphasized. Barriers to internet adoption must be well treated.

TOPIC 10

INTERNATIONAL MARKETING

An introductory treatment of international marketing based on the modes of entry and the modification of marketing mix elements is required. Candidates should be conversant with some common terms used in international marketing. The advantages and disadvantages associated with the modes of entry should be treated.

MICROFINANCE

AIMS

The aims of this syllabus are to:

- (1) develop an understanding of microfinance in Ghana
- (2) train personnel for the microfinance business in Ghana and the West African market
- (3) provide firm foundation for persons who wish to establish and manage microfinance businesses.

TARGET POPULATION

This syllabus is designed for:

- (1) candidates pursuing business programmes in Secondary, Vocational and Technical Institutions.
- (2) personnel already in the Microfinance industry who want to upgrade their knowledge
- (3) the general public who may want to acquire knowledge in Microfinance.

FORM OF THE EXAMINATION

The examination will be made up of two (2) papers.

Paper 1

This would comprise six (6) theory questions out of which four (4) are to be answered within 2 hours 30 minutes. This paper would carry 60 marks of the total marks.

Part 2:

This part would be a compulsory case study to be answered within 1 hour 30 minutes for a total of 40 marks.

DURATION OF STUDY

A minimum of five hours a week for two years will be sufficient to cover the syllabus fully.

DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
	At the end of these units of work, candidates should be able

1. INTRODUCTION TO MICROFINANCE	<p>to:</p> <ol style="list-style-type: none"> 1.1 Explain the financial systems in Ghana. Eg. Banks, Insurance, Pensions, etc. 1.2 Define and explain microfinance. 1.3 Explain the stages of development of microfinance in Ghana. 1.4 Explain the objectives of microfinance 1.5 Identify the main clients of the microfinance business 1.6 Outline the features of a microfinance institutions 1.7 Identify the types of microfinance Institutions in Ghana 1.8 Differentiate between microfinance institutions and the Commercial Banks 1.9 Identify the donor supported microfinance programmes e.g. MIDA, Social investment fund (SIF) UNDP and MASLOC and outline the differences between these programs and the commercial Microfinance Institutions 1.10 Identify the principles of microfinance
2. REGULATORY FRAMEWORK	<ol style="list-style-type: none"> 2.1 Explain the regulatory environment of microfinance institutions (MFIs) 2.2 Discuss the major laws governing the microfinance industry (Non-bank financial Institution Act, 2008 (Act 774), Borrowers & Lenders Act and Banking Act (as Amended), etc. 2.3 Outline the regulatory requirements of Bank of Ghana for operating a microfinance business. 2.4 State the sanctions by the regulator to defaulting MFIs 2.5 State the relevant policies and procedures required for the operations of microfinance institutions 2.6 Identify and explain the role of business associations and apex bodies eg. (GAMC) in the operations of microfinance institutions
3. PRODUCT AND PRODUCT DEVELOPMENT	<ol style="list-style-type: none"> 3.1 Identify the types of products and services offered by MFIs 3.2 Identify the types and features of deposits 3.3 Describe the types and features of credit facilities (eg. Hire purchase, lease, group loans, consumer loans, etc) 3.4 Outline the processes involved in product development
4. CREDIT AND LIQUIDITY MANAGEMENT	<ol style="list-style-type: none"> 4.1 Define and explain credit management 4.2 Explain the credit management cycle including loan portfolio management 4.3 Explain the processes involved in delinquency management 4.4 Explain liquidity management and its importance in promoting activities of microfinance institutions
TOPIC	COURSE OBJECTIVES

5. FUNDS MOBILISATION AND REVENUE GENERATION	<p>5.1 Identify and explain the sources of funds available to MFIs</p> <p>5.2 Identify and discuss the sources of revenues for MFIs</p> <p>5.3 State the advantages and disadvantages of each source of revenue for microfinance institutions</p> <p>5.4 Differentiate between funds mobilized and revenue generated</p>
6. FINANCIAL CHARGES ON LOANS	<p>6.1 Show how interest is computed on loans eg. the equal installment</p> <p>6.2 Show how hire purchase payments are computed by microfinance companies</p> <p>6.3 Outline the other charges levied by microfinance companies e.g. processing fees etc.</p> <p>6.4 Compute interest, charges, amount disbursed and installment repayment for all types of facilities granted by microfinance institutions</p>
7. RISK MANAGEMENT	<p>7.1 Define and explain risk</p> <p>7.2 Explain the types of risks in microfinance institutions</p> <p>7.3 Explain the risk management framework in microfinance institutions</p> <p>7.4 Explain the control measures used by microfinance institutions to mitigate the effects of identified risks eg.</p> <ul style="list-style-type: none"> (i) IT systems and other banking software (ii) approval limits (iii) physical cash counts (iv) branch visits (v) staff rotation (vi) internal audit checks (vii) segregation of duties
8. SOCIAL PERFORMANCE MANAGEMENT IN MFIs	<p>8.1 Explain what social performance management is about in microfinance</p> <p>8.2 Outline the principles of social performance in microfinance institutions</p> <p>8.3 List the benefits of social performance in microfinance institutions</p>
9. REPORTING IN MICROFINANCE INSTITUTIONS	<p>9.1 Identify the types of financial reports of MFI (eg. Income Statement, Financial Position, Cash Flow, Portfolio Report, Branch Reports, Field Reports, etc)</p> <p>9.2 Explain the components of prudential returns by MFIs</p> <p>9.3 Analyse the performance of microfinance institutions</p>
10. GOVERNANCE IN MICROFINANCE INSTITUTIONS	<p>10.1 Identify the processes involved in forming and operating a microfinance institution</p> <p>10.2 Explain the processes involved in the appointment & composition of Board of Directors</p> <p>10.3 Explain the roles of board members and board committees in microfinance institutions</p> <p>10.4 Identify the key officers in a microfinance institution and explain their roles</p>
TOPIC	COURSE OBJECTIVES
11. BASIC MARKETING IN	<p>11.1 Explain marketing in microfinance institutions</p> <p>11.2 Identify strategies to attract and retain clients in a</p>

MFI's	microfinance institutions
12. MANAGEMENT INFORMATION SYSTEMS(MIS)	12.1 Explain the uses of Management Information System (MIS) in microfinance institutions. 12.2 Explain how microfinance institutions use MIS to manage; <ul style="list-style-type: none"> i. accounting records ii. customer relations iii. marketing and Sales iv. credit
13. CHALLENGES OF MICROFINANCE INSTITUTIONS	13.1 Outline the challenges facing microfinance institutions in their operations 13.2 Show how the challenges affect the operations of microfinance institutions and how they manage these challenges
14. EFFECTS OF MICROFINANCE INSTITUTIONS	14.1 Identify and discuss the advantages and disadvantages of micro financing to; <ul style="list-style-type: none"> i. businesses ii. the community iii. the economy 14.2 Explain the effects of fraudulent microfinance institutions on the economy of the area they operate and the industry as a whole.
15. COLLAPSE OF MICROFINANCE INSTITUTIONS	15.1 Explain the causes of failure of microfinance institutions; <ul style="list-style-type: none"> i. internal factors ii. external factors 15.2 Outline the effect of failure of microfinance companies on the economy 15.3 Explain the lessons learnt from collapsed institutions

MICROFINANCE STUDIES

NOTES AND GUIDANCE

TOPIC ONE: INTRODUCTION TO MICROFINANCE

Candidates must appreciate the fact that microfinance is also in the financial industry and will be expected to know other institutions in the financial industry. This will include banks, insurance companies as well as susu and money lenders.

Candidates must also identify that even though most microfinance institutions have now made profit as their objective behind the establishment of microfinance institutions is the eradication of poverty among vulnerable groups especially women.

TOPIC TWO: REGULATORY FRAMEWORK

Candidates are alerted that only an introductory knowledge on the roles of Business Associations and Apex Bodies like GAMC is required.

TOPIC THREE: PRODUCT AND PRODUCT DEVELOPMENT

Following the proliferation of microfinance institutions, new products, traditional/ conventional and non-traditional have been developed by microfinance institutions in order to facilitate their survival. Products such as school fees loans, income support loans (credit facilities for petty trade, start-ups, farming inputs, micro insurance, rural outreach).

TOPIC FOUR: CREDIT MANAGEMENT

Most microfinance institutions assess on their performance by how efficiently they have been able to manage their credit cycles. Candidates will therefore be expected to gain a thorough understanding of credit management cycle. Candidates are expected to apply the credit cycles as periods when funds are easy to borrow at lower lending requirements; followed by the contraction periods when interest rates climb and lend rules become stricter.

TOPIC FIVE: FINANCING AND REVENUE MOBILISATION

Candidates are expected to gain adequate knowledge about the various sources of funds available to microfinance institutions to include:

- i. Venture capital
- ii. Grants and donations
- iii. Banks loans
- iv. Grouped sourcing
- v. Private Equity Investment
- vi. Government Subsidies

TOPIC SIX: FINANCIAL CHARGES ON LOANS

Candidates will be examined on the basic interest calculations. Candidates will be tested on simple interest rate calculations. Annual percentage rate (APR)

$$\text{Effective Rate} = \frac{\text{Interest}}{\text{Principal}} \times \frac{\text{days in the year}}{\text{days loan is outstanding}}$$

TOPIC SEVEN: RISK MANAGEMENT

Candidates must acquire basic knowledge about common risks in microfinance institutions. Such risks include

- i. Credit risks
- ii. Transaction risk
- iii. Market risks
- iv. Operational risks
- v. Technology risks

TOPIC EIGHT: SOCIAL PERFORMANCE MANAGEMENT IN MFIs

Candidates are encouraged to be abreast with the current principles of social performance management. Some principles may include:

- Employed truth in lending strategies with high degree of transparency
- Measure the social impact of their business on clients
- Place significant emphasis on the social outcome as an integral part of their operations.

TOPIC NINE: REPORTING IN MICROFINANCE INSTITUTIONS

Candidates must be able to identify the main components of Prudential Returns/ Reports. The components of a prudential return/ report as published by BOG may include:

- i. Weekly returns on Liquidity Reserves
- ii. Quarterly returns on Financial Position, Assets, Liabilities and Owners Fund
- iii. Quarterly returns on current year operational results
- iv. Quarterly report on deposit exceeding 5% of paid up capital
- v. 50 largest exposures report
- vi. Deposit from the public

Candidates are encouraged to regularly check these reports for possible updates from the Regulatory Report Tab in the gkudi User Interface of Bank of Ghana. Candidates are advised to be conversant of the sixteen key standards (Financial) Performance indicators with reference to:

- i. portfolio quality
- ii. efficiency and productivity
- iii. financial management/ effectiveness
- iv. profitability and sustainability
- v. government returns and finances
- vi. social performance by assessing the socio-economic impact of MFIs (positively impacting the lives of clients).

TOPIC TEN: GOVERNANCE IN MICROFINANCE INSTITUTIONS

Candidates will be examined on the stages or the processes involved in the new business establishment from the. Candidates will also be examined on the introductory parts of institutions like Registrar General's Department and other regulatory institutions like the Bank of Ghana, District and the Municipal Assemblies, Criminal Investigations Department.

TOPIC ELEVEN: BASIC MARKETING IN MFIS

Candidates will be examined on the basic explanation of marketing and the strategies to acquire and retain customers.

TOPIC TWELVE: MANAGEMENT INFORMATION SYSTEMS

Candidates are advised to abreast themselves with the basic uses of information technology and its applications. Candidates must know the advantages and disadvantages of information communications technology.

TOPIC THIRTEEN: CHALLENGES OF MICROFINANCE INSTITUTIONS

Microfinance institutions are known to have encountered myriad of challenge. It is advisable for candidates to be conversant with current challenges such as; access to capital, regulatory frameworks; lack of public confidence; existence of fraudulent operators; proliferation of microfinance institutions and its associated intense competition.

TOPIC FOURTEEN: EFFECTS OF MICROFINANCE

Candidates are encouraged to understand the major tactics used by scammers.

TOPIC FIFTEEN: COLLAPSE OF MICROFINANCE INSTITUTIONS

Candidates must be able to explain how lessons learnt from the collapse institutions have helped the industry.

OFFICE ADMINISTRATION AND PRACTICE

1. AIMS

The aims of the examination syllabus are to:

- (1) equip students of the subject with knowledge and an understanding of office practice principles building on their prior knowledge.
- (2) test candidate's ability to apply knowledge acquired in solving problems through analysis and synthesis of office practice principles.
- (3) enable users appreciate the role office administration and practice play in ensuring that organisations are run effectively and efficiently.

2. TARGET POPULATION

This examination is designed for candidates who have either passed Office Practice at the General Business Certificate level or Clerical Office Duties and Business Management at the Senior Secondary School or its equivalent and who may wish to progress to Senior Administrative and Supervisory positions. It is also designed for people already in employment who wish to upgrade their knowledge in Office Administration and Practice.

3. FORM OF THE EXAMINATION

The examination will be a three-hour paper, comprising eight questions out of which candidates will be required to answer five. The first question will be a compulsory case study, which will carry 28 marks. The remaining questions will carry 18 marks each.

4. DURATION OF STUDY

It is recommended that a two-year course with a minimum of three hours per week for candidates will be adequate to cover this syllabus fully.

5. DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
<p>1. TYPES OF BUSINESS UNITS</p> <p>2. CENTRAL AND LOCAL GOVERNMENT AND PROFESSIONAL BODIES</p> <p>3. THE OFFICE 3.1 Centralised and Decentralised Offices</p> <p>4. OFFICE ORGANISATION 4.1 Administration 4.2 Office Personnel 4.3 Office Machinery and Equipment</p>	<p>At the end of the course, the candidates should be able to:</p> <p>1.1 distinguish between different types of business organisations namely: Sole Proprietorship, Partnership, Public and Private Companies, Co-operative Societies, Public Corporations, Credit Unions.</p> <p>1.2 show a more advanced treatment of those organisations in terms of Formation, Management, Sources of finance, control, the role of directors and company secretary with reference to the Ghana Companies Code.</p> <p>2.1 explain the structure and functions of the Civil Service and District Assemblies.</p> <p>2.2 explain the functions of other specialised bodies such as Trade Associations, Consultancy Services, Chambers of Commerce, Employer's Associations etc.</p> <p>2.3 differentiate between Civil Service and Public Service.</p> <p>3.1.1 explain centralised and decentralised offices.</p> <p>3.1.2 Discuss the merits and demerits of Centralised and Decentralised offices.</p> <p>3.1.3 explain the importance of office decoration.</p> <p>4.1.1 organise and control office resources (human and material) in a given situation.</p> <p>4.2.1 identify and differentiate between the various levels of Office Personnel: Executive, Senior and Middle Management, General Supportive Staff such as Secretaries, Shorthand Typist, Clerks and their duties.</p> <p>4.3.1 advise on the choice of office equipment suitable for a particular purpose eg. Duplicators, Photocopiers, Computers and their accessories, Facsimile Machines, Telex etc.</p>

TOPIC		COURSE OBJECTIVES	
5.	HEALTH AND SAFETY AT THE WORK PLACE	5.1	identify the wide range of health and safety hazards and how they may be dealt with and the various Acts governing them eg. Workmen's Compensation Act, Factories, Offices and Shops Act and Employer's Liability (Reference to Ghana Law).
6.	OFFICE COMMUNICATION	6.1.1	use oral communication to effectively handle difficult situations such as handling impatient customers, personal callers without appointment, recalcitrant employees, and show good telephone manners.
6.1	Oral	6.1.2	recommend and give reasons why a particular means of communication (e.g. Memo, Letter, Report) is preferable to the other.
6.2	Written	6.2.1	draft letters, memos, reports, minutes from given information.
6.3	Visual and Non-Verbal	6.3.1	explain when visual and non-verbal communication such as charts, graphs, pictures, drawings, body language, para-linguistics etc could be used to convey information or ideas effectively.
7.	RECORDS MANAGEMENT	7.1	apply knowledge of retention and retrieval procedures and policies including archival storage and destruction of records.
		7.2	explain the modern methods of filing; their advantages and disadvantages eg. Electronic filing or computer-based systems.
		7.3	explain the ways in which changes in information technology are changing office skills and procedures eg. in the transmission and storage of information.
8.	HUMAN RESOURCE MANAGEMENT	8.1	identify and explain the duties of the Human Resource Manager namely: recruitment, selection, staff training development, promotions, demotions, welfare, discipline.
AND LABOUR UNIONS		8.2	explain the aims, objectives and types of Trade Unions and the contents of the Labour Act 2003, (Act 651).
		8.3	explain industrial disputes including their causes and grievance handling procedures.
		8.4	explain the collective bargaining process.

TOPIC		COURSE OBJECTIVES	
9.	PRE-EMPLOYMENT PROCEDURES	9.1	compose simple notices and advertisements
		9.2	explain the preparation made by the interviewer and interviewee for interviews.
		9.3	explain the importance of interviews to interviewee and the interviewer
10.	LAW OF EMPLOYMENT	10.1	state employer/employee rights and responsibilities.
11.	HUMAN RELATIONS WITH	11.1	explain how an employee and employer should relate to supervisors, colleagues, juniors and outsiders.
	- Supervisor	11.2	explain how an employer should relate to employees.
	- Colleagues		
	- Juniors		
	- Employer/		
	- Employee		
12.	LAW OF CONTRACT	12.1	identify and differentiate between the and various types of contracts
	- Simple Speciality	12.2	explain the characteristics of a valid contract (offer and acceptance, consideration, capacity etc).
		12.3	apply the elements of a valid contract to the solution of simple problems.
13.	BANKING	13.1	explain e-banking, tele-banking (mobile money), networked banking systems based on Wide Area Network (WAN) and Local Area Network (LAN), Automatic Teller Machines (ATM).
	- Definition of E-banking		
14.	DOCUMENTS USED IN FOREIGN TRADE		
14.1	Meaning of Foreign Trade	14.1.1	explain Foreign Trade.
14.2	Bills of Lading, Way Bills etc.	14.1.2	state and explain the purpose of the document used and their legal implications.
14.3	Terms used in Foreign Trade: FOB, CIR etc.	14.2.3	explain the terms used in Foreign Trade.

TOPIC	COURSE OBJECTIVES
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15. NEGOTIABLE INSTRUMENTS	
15.1 Bills of Exchange	15.1 explain Negotiable Instruments. 15.1.1 explain Bill of Exchange.
15.2 Cheques	15.2.1 explain the rights and liabilities of the parties to a Cheque, Promissory Note and Bill of Exchange.
15.3 Promissory Notes	15.3 Explain the differences of these negotiable instruments.
16. INSURANCE	
- Principles	16.1 apply knowledge of the principles of insurance to solve simple insurance case problems - subrogation, utmost good faith, insurable interest, indemnity, contribution, proximate cause.
- Types	16.2 distinguish between various types of insurance policies related to business organisations eg. Third Party, Comprehensive Policy.
	16.3 identify the characteristics of insurable and non-insurable risks.
17. MEETINGS AND COMMITTEES	
17.1 Type of Meetings	17.1.1 make arrangements for formal meetings (annual, general, extraordinary).
17.2 The Key Personnel: Chairperson	17.2.1 identify and specify the roles and responsibilities of the Chairperson and Secretary before, during and after the meeting.
Secretary	
17.3 Documents: Notice, Agenda	17.3.1 draft notice, agenda, chairman's agenda and take minutes at meetings.
Minutes	17.3.2 explain the importance of standing orders of meetings.
Standing Orders	17.4.1 distinguish between the various types of Committees: Ad hoc, Statutory, Standing, Advisory, Sub-Committee etc.
17.4 Committees	17.5.1 explain the terms used in connection with meetings: quorum, ex-officio, co-option of members, motion, proposer, seconder, amendments, resolutions, unanimous, nem con, casting vote, adjournment, etc.
17.5 Meeting Terms	

TOPIC	COURSE OBJECTIVES
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17.6 Law relating to meetings	17.6.1 explain the provisions of the Public Order Act 1994 (Act 491) relating to meetings.
18. CONFERENCE AND TRAVEL ARRANGEMENTS	18.1 plan a journey: bookings, accommodation, types and means of transport, documents and preparation of itinerary etc. 18.2 explain the difference between conferences, seminars and workshops.

SUGGESTED READING LIST

1. Management: Theory and Practice New York MacGraw-Hill, 1973
DALE, Ernest
2. Business Administration, London, MacDonald and Evans Ltd., Co, 1974
HALL, L.
3. Secretarial Duties London Pitman Publishing, Co., 1979
HARRISON
4. Management: Principles and Practices, London, Collins - MacMillan, 1970 Dalton E.
MACFARLAND,
5. Modern Office Management, London Pitman Publishing Co., 1978
MILLS G. AND OTHERS
6. Pitman Business Correspondence, London, Pitman Publishing Co.
WHITHEAD, G AND WHITEHEAD D.
7. The companies code 1963 (Act 179)
8. The 4th Republican Constitution. The contract Act 1960 (Act 25)
9. The Labour Act 2003 (Act 651)
10. Industrial Relation Act
11. Workman's Compensation Act 1987
12. Shops, Offices and Factories Act (Act 328)
13. Incorporated Private Partnership Act 1962
14. Law relating to meetings: Public Order Act 1994 (Act 491)

NOTES FOR GUIDANCE

Although the Syllabus has been classified under various sub-headings, candidates are reminded that all the various parts are inter-related and this approach will be adopted in setting the questions. A thorough knowledge of Office Practice at the General Business Certificate level is assumed.

TOPIC 1 **BUSINESS UNITS**

Candidates should be able to highlight the differences between various business units including those providing services and state the roles of Directors and Company Secretaries with reference to the Companies Code 1963 (Act 179): Sections 14, 16, 179 -185.

TOPIC 2 **CENTRAL AND LOCAL GOVERNMENT
AND PROFESSIONAL BODIES**

The characteristics and functions of the Public Service, Civil Service and Local/District Assemblies should be studied.

TOPIC 3 **THE OFFICE**

Teachers are to highlight the office as the Information Processing Centre of an Organisation. The merits and demerits of centralised and decentralised offices to be discussed.

TOPIC 4 **OFFICE ORGANISATION**

Candidates will be required to show knowledge of the general organisation and control of office resources (Human and Material). In addition, candidates will be required to know the general hierarchical levels of Personnel, Span of Control and Relationships. Also, they will be required to maintain and apply their knowledge in the selection of appropriate office machines for specific jobs and tasks.

TOPIC 5 **HEALTH AND SAFETY**

Emphasis here should be on precaution against health hazards in the office and the selection of appropriate equipment/materials which would prevent accidents in the Office.

TOPIC 6 **OFFICE COMMUNICATION**

Candidates will be required to show appreciation of customer relations and to demonstrate the ability to respond to customer/visitor enquiries, draft mailable letters, memos and reports.

Candidates will be required to interpret graphs and charts and to draw graphs and charts from given data (information).

TOPIC 7 **RECORDS MANAGEMENT**

Teachers should highlight the importance of Records Management (storage and retrieval) using up-to-date technology side by side with orthodox methods of filing.

TOPIC 8 **HRM AND LABOUR UNIONS**

Candidates will be required to demonstrate knowledge of

- the functions of Human Resource Department of any organisation
- the importance of trade unions in Ghana.

It will be necessary for both candidates and teachers to use the Labour Act, 2003 (Act 651) extensively.

TOPIC 9 **PRE-EMPLOYMENT PROCEDURES**

Candidates should be able to demonstrate ability to organize the process for employing staff and also know the importance of interview for the interviewee and the interviewer.

TOPIC 10 **LAW OF EMPLOYMENT**

Candidates will be expected to know the rights and responsibilities of the employer and employees.

TOPIC 11 **HUMAN RELATIONS**

Candidates must know both personal and business attributes of an employee in a business organisation. Emphasis should be placed on the various relationships that exist between employees.

TOPIC 12 **LAW OF CONTRACT**

Candidates will be required to apply their knowledge in Contract Formation (Law of Contract) to solve problems in given situations, as well as use the exemption clauses.

TOPIC 13 **BANKING: E - BANKING**

Emphasis should be on electronic-banking especially the use of ATM, Mobile Money, etc.

TOPIC 14 **DOCUMENTS AND TERMS USED IN FOREIGN TRADE**

Candidates should be able to explain foreign trade, distinguish between the various documents and know their legal implications.

TOPIC 15 **NEGOTIABLE INSTRUMENTS**

Emphasis should be on Negotiable Instruments – Bills of Exchange, Cheques and Promissory Notes. The parties' rights and liabilities to a Cheque or Bill of Exchange or Promissory Notes should be understood.

TOPIC 16 **INSURANCE**

Candidates will be required to explain insurance principles and be able to apply and use same to solve insurance case problems.

Candidates should be able to distinguish between insurable and non-insurable risk.

TOPIC 17 **MEETINGS AND COMMITTEES**

Candidates should have knowledge about

- types of meetings
- the key personnel who play important roles at meetings.

Candidates should acquire the skills of

- drafting meeting notices
- taking down minutes from given information

Candidates should be able to explain the importance of standing orders of meetings.

Candidates will be required to explain the various meeting terms and describe the different types of Committees.

TOPIC 18 **CONFERENCE AND TRAVEL ARRANGEMENTS**

It is very important that candidates should be able to plan an itinerary and travel arrangements for their superiors using reference sources (where information could be obtained).

SALES MANAGEMENT

1. AIMS

The aims of the syllabus are to:

- (a) Provide students with the requisite skills and competencies in managing the sales force;
- (b) Enable students to understand the administration of sales within an organization;
- (c) Equip students with the techniques and confidence in achieving the sales objectives of the organization.

2. TARGET POPULATION

This syllabus is designed for:

- (1) Candidates who have passed the examination in Salesmanship at the General Business Certificate level or its equivalent.
- (2) Students pursuing business programmes in Commercial, Vocational/ Technical Institutions, Polytechnics and Universities.
- (3) Personnel already in industry who wish to upgrade their knowledge in Sales Management.

3. FORM OF THE EXAMINATION

There will be two (2) papers both of which are to be taken

Paper 1: This will be an essay paper of seven questions. Candidates will be required to answer any four questions for 100 marks within 2 hours and 30 minutes. This paper will carry 70% of the total marks for the subject.

Paper 2: This will be a compulsory case study for 40 marks to be answered within 1 hour 30 minutes. This paper will carry 30% of the total marks for the subject.

4. DURATION OF STUDY

A minimum period of one year of three (3) hours per week will be sufficient to cover the syllabus fully.

5. DETAILED TOPICS

TOPIC	COURSE OBJECTIVES
1. SALES MANAGEMENT 1.1 Definition of Concept <ul style="list-style-type: none"> • Sales Management and Marketing Management • Managerial Functions 2. MANAGING THE SALES OFFICE 2.1 The Sales Manager 2.2 Qualities of an Effective Sales Manager 2.3 The Basic Responsibilities of the Sales Manager	<p>At the end of these units of work, candidates should be able to:</p> <p>1.1.1 identify and explain sales management</p> <p>1.1.2 identify the key differences between sales management and marketing management.</p> <p>1.1.3 identify and explain the various functions performed during sales management.</p> <p>1.1.4 explain the functions as they relate to the activities of the sales force.</p> <p>2.1.1 distinguish between a sales manager and a marketing manager.</p> <p>2.2.1 explain the qualities that a salesmanager must have to be effective:</p> <ul style="list-style-type: none"> - good knowledge of their positions - ability to accurately and strategically define and carry out the associated responsibilities - Strategic perspective focused on customers - ability to attract, keep, and develop sales talents - ability to leverage technology - ability to utilise time efficiently <p>2.3.1 identify and explain the basic responsibilities of the sales manager</p> <ul style="list-style-type: none"> • sales planning and budgeting • recruiting, selecting and training sales people • allocating sales force efforts and setting sales quotas • analyzing sales force performance etc.

TOPIC	OBJECTIVES
<p>3. SALES PLANNING AND BUDGETING</p> <p>3.1 Planning</p> <p>3.2 The Sales Management Planning Process</p> <p>3.3 Sales Budgeting</p> <p>3.4 Sample Sales Budget</p>	<p>3.1.1 explain planning as a responsibility of the sales manager.</p> <p>3.1.2 explain the importance of planning to the sales manager.</p> <p>3.2.1 identify and explain with relevant examples the stages in the sales management planning process:</p> <ul style="list-style-type: none"> • situational analysis • determining market and sales potentials • forecasting sales • setting goals and objectives • selecting strategies • developing detailed activities • allocating resources • controlling the plan – building a control device • preparing for effective implementation of the plan <p>3.3.1 explain sales budget and its importance.</p> <p>3.3.2 explain the sales budgetary procedure:</p> <ul style="list-style-type: none"> • situational review and analysis • communicating sales goals and objectives • identify key market opportunities and problems • developing a preliminary allocation of resources and selling effort • preparing a budget presentation • revising the budget • preparing for implementation of the budget feedback <p>3.4.1 prepare a sample sales budget using the procedures mentioned above</p>
TOPIC	COURSE OBJECTIVES

5. RECRUITING AND SELECTING OF THE SALES FORCE	
5.1 The recruitment process	5.1.1 explain the meaning of recruitment
	5.1.2 identify the importance of recruitment to the sales manager
5.2 Sources of Recruitment	5.2.1 identify and explain the various sources of recruitment available to the sales manager
	<ul style="list-style-type: none"> • Internal sources • External sources
	5.2.2 identify and explain some of the factors that must be considered in deciding on the source of recruitment.
5.3 The Recruitment Process	5.3.1 outline and explain the processes involved in the recruitment of the sales force
	<ul style="list-style-type: none"> • conducting job analysis • preparing a job description • developing the job specification • attracting a pool of applicants
5.4 Selection Process	5.4.1 explain selection
<ul style="list-style-type: none"> • Screening Applications and Résumés • Initial Interview • Intensive/In-depth Interviews • Testing – Psychological Tests (PTs) • Background Investigations • Physical Examination • Making the Decision and Job Offer - placement - induction training 	5.4.2 explain why careful selection is important to the sales manager.
	5.4.3 outline and explain the process involved in the selection of the sales force
	5.4.4 identify and explain activities that can be used to make the selection process effective.
6. TRAINING OF THE SALES FORCE	
6.1 Meaning and Importance of Training	6.1.1 explain training and the importance of Training the sales force.
6.2 Major Training Decisions	6.2.1 identify the major decisions and activities to consider when planning sales training programmes.
TOPIC	OBJECTIVES

<p>7. SALES TERRITORY MANAGEMENT</p> <p>7.1 Sales Territory</p> <p>7.2 Technology and Sales Territory Management</p> <p>7.3 Methods Used in Determining the Size of the Sales Force</p> <p>7.4 Customer Relationship Management</p> <p>7.5 Relationship Selling and Key Account Management</p> <p>8. LEADING AND MOTIVATING THE SALES FORCE</p> <p>8.1 Leading the Sales Force</p> <p>8.2 Leadership Styles</p> <p>TOPIC</p>	<p>7.1.1 define a sales territory.</p> <p>7.1.2 explain the reasons for establishing or revising sales territories</p> <p>7.1.3 outline and explain the procedure for setting up or revising sales territories:</p> <ul style="list-style-type: none"> • Select planning and control units (PCU) • Make an account analysis • Develop a sales person workload • Combine PCUs into sales territories • Assign sales people to territories <p>7.2.1 explain the role of technology in the management of sales territory.</p> <p>7.2.2 explain routing and scheduling as they apply to sales territory management.</p> <p>7.3.1 identify and explain the methods used in determining the size of the sales force:</p> <ul style="list-style-type: none"> • Breakdown method • Work load or build up method <p>7.4.1 explain customer relationship management.</p> <p>7.4.2 identify and explain methods of compiling and maintaining data base.</p> <p>7.5.1 explain relationship selling.</p> <p>7.5.2 identify and manage key accounts.</p> <p>8.1.1 explain leadership in relation to the sales manager</p> <p>8.2.1 identify the various leadership styles available to the sales manager.</p> <p>8.2.2 identify the various leadership roles</p> <p>OBJECTIVES</p>
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<p>8.3 Motivating the Sales Force</p> <ul style="list-style-type: none"> • Content Theory • Process Theory <p>9. SALES FORCE COMPENSATION/REWARD</p> <p>9.1 Introduction</p> <p>9.2 Elements of a Sales Force Compensation Plan</p> <p>9.3 Types of Sales Force Compensation Plan</p> <p>TOPIC</p>	<p>8.2.3 identify factors that influence the effectiveness of a leadership style</p> <p>8.3.4 identify the advantages and disadvantages of each leadership style.</p> <p>8.3.1 explain motivation and distinguish between intrinsic and extrinsic motivation.</p> <p>8.3.2 identify the relevance of both intrinsic and extrinsic motivation to the sales manager.</p> <p>8.3.3 identify the various motivational theories under the content and process theories of motivation.</p> <p>8.3.4 explain the relevance of these theories in motivating the sales force to achieve the sales targets.</p> <p>9.1.1 explain what is compensation and identify and explain the importance of a compensation plan.</p> <p>9.1.2 explain how the sales manager can use reward to boost performance of the sales force.</p> <p>9.2.1 Identify the elements of compensation:</p> <ul style="list-style-type: none"> • A fixed element - salary • A variable element - commission, bonus, profit sharing arrangement • An element covering fringe or plus factor - payment of vacations, sickness and accident benefits, life insurance etc • An element providing for reimbursement of expenses or payment of expense allowance <p>9.3.1 explain the types of compensation plans available to the sales manager:</p> <ul style="list-style-type: none"> • straight salary plan <p>OBJECTIVES</p>
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	<ul style="list-style-type: none"> • straight-commission plan • drawing accounts • combination salary and incentive plan salary plus commission • bonuses • territory volume compensation plan • profit margin/revenue <p>9.1.4 identify the strengths and weaknesses of each of the types of the compensation plans.</p>
9.2 Requirements of a Good Compensation Plan	<p>9.2.1 identify and explain the requirements of a good compensation plan</p> <ul style="list-style-type: none"> • Flexible • Simple • Must provide secure income • Motivating etc.
9.3 Steps in Developing a Sales Force Compensation Plan	<p>9.3.1 Identify and explain the steps involved in developing a sales force compensation plan</p> <ul style="list-style-type: none"> • Define your overall objectives for sales compensation • Establish quotas based on realistic estimates • Develop appropriate ranges for salaries, incentives and targeted total earnings • Design the plan structure • Model the plan to test its soundness • Determine how the plan's results will be monitored and administered • Implement and monitor the plan and make refinements (as follows).
10.CONTROLLING THE SALES FORCE	
10.1 Meaning of control	<p>10.1.1 explain what is meant by controlling the sales force</p> <p>10.1.2 explain the importance of controlling the sales force</p>
10.2 Controlling and Performance Evaluation	<p>10.2.1 distinguish between controlling and performance evaluation</p>
TOPICS	OBJECTIVES

10.3 The Process of Controlling	10.3.1 identify and explain the steps involved in the control process <ul style="list-style-type: none"> • Setting sales performance standards • Measuring actual performance • Comparing predetermined standards with actual performance • Taking action
10.4 Tools for Establishing Standards of Performance	10.4.1 distinguish between qualitative and quantitative tools for establishing standards of performance, 10.4.2 identify the merits and demerits of each of the tools.
10.5 Tools for Measuring Actual Performance	10.5.1 identify and explain the various tools for measuring actual performance. 10.5.2 identify the merits and demerits of each of the tools.
11. MONITORING THE BUSINESS ENVIRONMENT	
11.1 Elements of the Business Environment	11.1.1 identify the various elements in the business environment (micro and macro environmental elements) 11.1.2 explain the extent to which these elements affect the operations of the sales department and the organisation in general. 11.2.1 explain the importance of monitoring the business environment to the sales manager and the organisation
11.3 Tools for Monitoring the Business Environment	11.3.1 identify and explain tools available for monitoring the business environment <ul style="list-style-type: none"> • SWOT, • PEST, • Porters five forces analysis • War gaming • Value chain analysis • Early warning scans • Four corner analysis
TOPIC	OBJECTIVES

<p>12. MANAGING INTERNATIONAL SALES</p> <p>12.1 Managing International Sales and Opportunities</p> <ul style="list-style-type: none"> • Overseas agent • Licensing • Franchising • Export houses • Overseas subsidiaries • Joint ventures <p>13. LEGAL AND ETHICAL ISSUES IN SELLING</p> <p>13.1 Contract and Legal Terms</p> <p>13.2 Illegal Sales Methods</p> <p>13.3 Ethical Issues</p> <p>13.4 Health and safety regulation</p>	<p>12.1.1 explain international selling</p> <p>12.1.2 explain sales management in an international setting</p> <p>12.1.3 plan and budget for international sales</p> <p>12.1.3 identify how to recruit for international selling</p> <p>12.1.4 explain how to control international sales</p> <p>12.1.5 explain compensating sales force in an international setting.</p> <p>13.1.1 explain a contract and elements of a contract.</p> <p>13.1.2 explain some legal terminologies such as: contract of sale guarantee warranty</p> <p>13.1.3 illustrate illegal sales methods: bribery, deception, hard selling, reciprocal buying and pyramid selling.</p> <p>13.3.1 understand globally accepted standards relating to sale;</p> <p>13.4.1 Identify legally recognised bodies both within and outside Ghana that deal with issues health and safety relating to sales.</p>
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SUGGESTED READING LIST

1. Kotler, P et al.(2014) **Principles of Marketing:** Prentice Hall
2. Scott, G. G. (2017) **Effective Selling and Sales Management:** Universe.com3.
- Johnston, M. W. (2005) **Relationship selling and Sales Management:** McGraw Hill
Higher Education
4. Lancaster, G. and Jobber, D. (2009)**Relationship Selling and Sales Management :**
8th Edition, Pearson Higher Education.
5. Blackwell, Engel, Miniard**Consumer Behaviour:** South-Western Division of Thomp
10th Edition, Dryden Press.

NOTES FOR GUIDANCE

A comprehensive knowledge of the salesmanship syllabus at the General Business Certificate level is assumed.

TOPIC 1 DEFINITION OF CONCEPTS

The student is being introduced to what sales management is about. Two key words are identified. That is sales and management. The student should be able to explain what sales is and also what management is. Sales is defined as the exchange of a commodity for money or the activities of selling something to an individual who is willing to exchange money or other valuable resources for it. The student should be able to explain management as the art and skills of controlling and making decisions about a business, a department, an organisation etc. Having understood these two concepts of sales and management, the candidate should be able to derive a definition for sales management as the art and skills of controlling and making decisions about the sales force of an organisation, business or a department. Candidates should be able to differentiate between sales management and marketing management.

TOPIC 2 MANAGING THE SALES OFFICE

Having identified the key differences between sales management and marketing management, the student should be able to explain who a sales manager is. The student should also be able to identify and explain the qualities that an effective sales manager must possess. For example, the student should be able to mention some of these as part of the qualities of an effective sales manager: Good knowledge of their positions and ability to accurately and strategically define and carry out the associated responsibilities, strategic perspective focused on customers etc. Students are to note that the above mentioned qualities are not exhaustive. The ability of the student to be able to identify some of the qualities outside what has been given should be paramount. The student is also required to identify and explain some of the key and basic responsibilities of the sales manager and use relevant examples to explain those responsibilities.

TOPIC 3 SALES PLANNING AND BUDGETING

This section is in two parts. The first part introduces the student to what planning is and its relevance to the sales manager. The second part also exposes the student to budgeting as also a key responsibility of the sales manager. The student should be able to explain planning as one of the key responsibilities of the sales manager. The student is required to demonstrate why planning is important and as one of the key responsibilities of the sales manager. The student should be able to identify and explain with relevant examples the stages involved in the planning process using accepted models and frameworks i.e. SOSTAC, SWOT etc.

The student should be able to define a sales budget as is a financial sales plan detailing how selling efforts and resources should be allocated to achieve the sales forecast. The budget contains projected sales volume, expenses, and net profit. The student should also be able to explain the procedures involved in preparing a sales budget. Having gone through the steps in preparing a budget, the student should be able to prepare a sample sales budget.

TOPIC 4 SIZE AND STRUCTURE OF A SALES FORCE ORGANISATION

The student should be able to explain why organizing is also considered as a key responsibility of the sales manager. The student is also required to know the various activities involved in organizing the sales force and identify and explain the key criteria for the construction of a sound sales organisation. The student should understand the basic types of a sales force structure and the basis for the division of line authority in the sales organisation.

TOPIC 5 RECRUITING AND SELECTING THE SALES FORCE

This section is in two parts. The first part addresses issues relating to recruiting that is its meaning, sources, factors to consider in deciding on the source and the process involved in the recruitment process. Internal recruitment – recommendations of the firm's sales people, recommendations of the firm's executives, internal transfers etc. External recruitment – direct unsolicited applications, employment agencies, employees of customers etc.

The second part also addresses issues in selection, that is, the meaning of selection, why careful selection is important and processes involved in selection. Further the student should be able to explain placement and provide checklist to guide the manager when developing an inductiontraining programme.

TOPIC 6 TRAINING OF THE SALES FORCE

The student should be able to explain training as one of the responsibilities of the sales manager. The student should be able to identify the major decisions that must be taken when developing a training programme. The candidate should also be able to mention and explain the various activities that must be done within the major decisions that must be taken when developing a training programme.

Candidates should be able to explain, plan and execute sales meeting/conferences/exhibitions/trade fares. The student should also be able to provide sound argument and justification for the use of sales meetings/conferences/exhibitions/trade fairs.

TOPIC 7 SALES TERRITORY MANAGEMENT

The student should be able to explain the meaning of a sales territory. The student should also be able to explain the need to establish or revise or manage a sales territory. The student should also be able to identify and explain the steps involved in setting up a sales territory. In this modern age of business, a sales manager must also understand the use of technology and how technology can assist in the management of a sales territory. The student should also be able to explain the methods used in determining the size of the sales force. Having assumed comprehensive knowledge of the marketing syllabus at the GBC level with respect to consumer behaviour, students should demonstrate understanding of market segmentation, targeting and positioning as these are tools which would assist the sales manager when developing or revising or managing its sales territory. The student must also understand and be able to explain customer relationship management and the methods for compiling and maintaining the database of customers. Relationship selling and key account management are also key to achieving the sales target of the organization. The student should be able to understand and explain what relationship selling is about and identify key accounts and manage these accounts.

TOPIC 8 LEADING AND MOTIVATING THE SALES FORCE

This section is in two parts. The first part discusses issues relating to leadership. The second also discusses issues relating to motivation. The student should be able to demonstrate an understanding of leadership as one of the responsibilities of the sales manager as opposed to leadership as used by the layperson. The student should be able to identify and explain the various leadership styles available to the sales manager and make cogent argument for the choice of a particular leadership style. The student should also identify and explain the factors that influence the effectiveness of a leadership style.

With regards to motivation, the student should be able to explain motivation and distinguish between intrinsic and extrinsic motivation and show the relevance of each that is intrinsic and extrinsic motivation to the sales manager in achieving set sales target of the organization. The student should also be able to identify and explain the various motivational theories available under the content and process theories of motivation. The student should be able to show the relevance of motivating the sales force in achieving the sales target of the organization.

TOPIC 9 SALES FORCE COMPENSATION

The student should be able to explain how the sales manager can use reward to boost sales of the sales force. The student should also be able to explain a compensation plan and identify and explain the elements of compensation. The student should also explain the types of compensation plans, its importance in boosting sales and the requirements of a good compensation plan. The student should be able to identify and explain the steps involved in developing a sales force compensation plan.

TOPIC 10 CONTROLLING THE SALES FORCE

The student should be able to explain controlling and its importance to the sales manager. The student should be able to distinguish between performance evaluation and controlling using relevant examples. The student should be able to identify and explain the steps involved in the control process qualitative performance standards. Examples include product knowledge, awareness of customers' needs, relationship with customers, sales quotas, selling expense ratio, average calls per day, order-call ratio, percentage of market share, etc.

The student should be able to identify and explain the tools for establishing standards of performance and measuring performance. The student should also be able to explain the merits and demerits of the tools for establishing and measuring performance.

TOPIC 11 ENVIRONMENTAL SALES AUDIT

The student should be able to identify and explain the elements in the business environment that the manager must consider when developing sales strategies. The student should be able to explain the importance of knowing the business environment to the sales manager. Identify and explain some of the tools used when analyzing the business environment. The candidate must be exposed to as many tools as possible and must understand these tools and its application in analyzing the business environment.

TOPIC 12 MANAGING INTERNATIONAL SALES

The student should be able to explain international sales. The student should also be able to identify and explain some of the issues relating to administering international sales. Having assumed comprehensive understanding of marketing management the student should be able to, for example identify and explain issues when considering an overseas agent, licensing, franchising, exporting etc. The student should demonstrate an in-depth understanding of managing international sales. For example, international issues of recruitment, planning etc.

TOPIC 13 LEGAL AND ETHICAL ISSUES

Students should be able to explain a contract and its elements. The student should also understand and explain some terminologies in a contract of sale. For example, sale, property/ownership, delivery, price etc and any other terminology relevant to a contract of sale. The student should also be able to appreciate globally accepted standards relating to sale and unfair trade practices. The student should also identify legally recognized bodies both within and outside Ghana that deals with issues relating to sales.

TAXATION

1. **AIMS**

The aims of the syllabus are to:

- (a) enable users appreciate the need and importance of taxation to a nation.
- (b) provide a firm foundation for persons who wish to pursue higher professional and academic programs in Taxation.
- (c) enable users appreciate the role and functions of Ghana Revenue Authority (GRA)
- (d) equip users with the knowledge of the principles and legislation associated with taxation.

2. **TARGET POPULATION**

- (a) This syllabus is designed for students who wish to pursue higher academic and/or professional studies in business.
- (b) It is also for adults, public and private sector employees and businessmen who wish to acquire a certificate in the subject.

3. **FORM OF EXAMINATION**

The examination will consist of one paper of three hours comprising two sections A and B.

Section A

This will consist of **three** essay questions out of which candidates will be required to answer **two** for **40 marks**.

Section B

This will consist of **four** practice questions out of which candidates will be required to answer **three** for **60 marks**.

4. **DURATION OF STUDY**

A minimum period of four hours per week for two years will be adequate to cover the syllabus fully.

5. **DETAILED SYLLABUS**

TOPIC	COURSE OBJECTIVES
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	At the end of these units of work, candidates should be able to:
1. INTRODUCTION TO TAX	1.1 explain taxation and its objectives. 1.2 outline the history of taxation in Ghana 1.3 explain the principles/canons of taxation. 1.4 state the importance of taxation. 1.5 explain the types of tax (i.e. direct and indirect) and show the difference between them. 1.6 explain the concepts of tax evasion and tax avoidance
2. TAX ADMINISTRATION IN GHANA	2.1 identify the objects of GRA and its divisions (i.e. Domestic Tax Revenue Division (DTRD, Customs, and Support Services). 2.2 explain the functions of GRA and its divisions. 2.3 state the role of the Ghana Revenue Authority Board (GRAB) 2.4 state the functions and powers of the Commissioner-General of GRA 2.5 explain the legislation governing the functions of the various divisions of GRA. 2.6 describe the various tax offences and their penalties. 2.7 explain the procedures for filing income tax returns.
3. INCOME SUBJECT TO TAX IN GHANA	3.1 describe the various sources of income 3.2 explain the following: <ul style="list-style-type: none"> ➤ Income from business including a gain from the realization of capital assets and a gift received in respect of the business, ➤ Income from employment including gift received and ➤ Income from investment including a gain from realization of investment asset, a gift received in respect of the investment and winnings from lottery (taxed at a rate of 5% - final Withholding Tax). 3.3 distinguish between assessable income and chargeable income. 3.4 identify income exempted from tax under. Income Tax Act 2015 (Act 896)
4. BASIS PERIOD AND YEAR OF ASSESSMENT	4.1 explain basis period. 4.2 explain Year of Assessment based on Act 896. 4.3 determine assessable income based on Act 896.
TOPIC	COURSE OBJECTIVES
5. ASSESSMENT OF EMPLOYMENT	5.1 distinguish between contract of service and contract for service and show their implication for taxation of

INCOME	<p>self-employed persons.</p> <p>5. 2 explain personal reliefs under Income Tax Act 2015 (Act 896)</p> <p>5. 3 state the benefits in cash and in kind that are subject to tax and those exempted from tax.</p> <p>5. 4 compute the tax liability for an employee from given information.</p>
6. DEPRECIATION (CAPITAL) ALLOWANCES	<p>6.1 explain capital allowances and identify assets that qualify for capital allowances.</p> <p>6.2 explain the conditions for granting capital allowances.</p> <p>6. 3 identify the various classes of assets for the purpose of computing capital allowances</p> <p>6.4 compute capital allowances from given information under Income Tax Act 2015 (Act 896).</p>
7. EXAMINATION OF ACCOUNTS OF INDIVIDUALS, PARTNERS, AND LIMITED LIABILITY COMPANIES	<p>7.1 explain allowable deductions and non - allowable deductions</p> <p>7.2 compute tax liability from given information.</p>
8. ASSESSMENT AS APPLIED TO TAXATION OF INCOME	<p>8.1 explain self-assessment and assessment by the Commissioner-General.</p> <p>8.2 explain the rights and obligations of the tax payer.</p> <p>8.3 explain how notice of assessment is served.</p> <p>8.4 state the procedure for the submission of returns.</p> <p>8.5 describe the procedure for obtaining a tax clearance certificate and its uses.</p> <p>8.6 explain the concept of withholding tax and its advantages and disadvantages.</p> <p>8.7 explain final and conclusive assessment.</p>
9. NET WORTH APPROACH TO TAX ASSESSMENT	<p>9.1 explain net worth approach to tax assessment.</p> <p>9.2 compute tax liability from Incomplete Records.</p>

TOPIC	COURSE OBJECTIVES
10. VALUE ADDED TAX (VAT) AND NATIONAL HEALTH	<p>10.1 explain Value Added Tax & NHIL</p> <p>10.2 explain the following terms as contained in VAT</p>

INSURANCE LEVY (NHIL)	<p>act 2013(Act 870): supply, types of supply and place of supply.</p> <p>10.3 state the qualification requirements and describe the registration procedure for VAT operators.</p> <p>10.4 explain the following:</p> <ul style="list-style-type: none"> - VAT tax Point - VAT invoices and records - VAT returns <p>10.5 explain input and output taxes.</p> <p>10.6 explain the following:</p> <ul style="list-style-type: none"> (a) Offences and penalties (b) VAT on imports (c) Discount (d) VAT account (e) Bad debts <p>10.7 explain:</p> <ul style="list-style-type: none"> Exempt supply Zero- rated supply Exempt import Relief supply <p>10.8 compute VAT payable from given information.</p>
11. CUSTOMS SYSTEMS	<p>11.1 explain the following Incoterms: FOB, C&F CIF, FAS, Ex Works, Bill of Lading/AWB.</p> <p>11.2 describe the following terms: warehousing, transit, temporary importation, transshipment and duty drawback system.</p> <p>11.3 explain the free zone concept.</p> <p>11.4 compute import duty on goods from given information</p>

NOTES FOR GUIDANCE

TOPIC 1

Candidates should appreciate that taxes may be direct or indirect. The canons of taxation should be thoroughly understood. The social and economic objectives of taxation must be emphasized. Candidates will be expected to know the various types of income and what distinguishes income tax from other forms of taxation.

TOPIC 2

Candidates will be expected to know the role of GRA and its various divisions – Domestic Tax Revenue Division (DTRD), Custom Division (CD) and Support Services in Tax Administration

TOPIC 3

The various sources of income as specified under Income Tax Act 2015 (Act 896) must be covered. The worldwide approach to taxation must be explained.

TOPIC 4

Candidates must be conversant with the basis periods of various taxable entities.

TOPIC 5

Gains/Profits from any employment, including any allowances, benefits in cash/kind and gifts are subject to tax. Questions on the computation of the tax liability of an employee will involve the treatment of personal reliefs and benefits.

TOPIC 6

Candidates should appreciate the methods of computation of capital allowances under the Income Tax Act 2015 (Act 896).

TOPIC 7

A thorough treatment of the topic with specific reference to deductible and non-deductible expenses is required. The impact of capital allowances should be stressed.

TOPIC 8

The rights and obligations of the taxpayer must be appreciated.

TOPIC 9

A basic knowledge of profit determination from incomplete records is required.

TOPIC 10

A basic knowledge of VAT act 2013, (Act 870) is essential. Candidates will be expected to compute VAT/NHIL due from given information.

TOPIC 11

The implication of incoterms in business transactions should be appreciated.
The characteristics of the free zone system must be thoroughly understood.

SUGGESTED READING LIST

1. Valued Added Tax Act 2013, (Act 870)
2. Income Tax Act 2015 (Act 896)
3. Taxation in Ghana: Principles, Practice and Planning - Ali-Nalayia Abdallah
4. Customs Act, 2015 (Act 891)
5. Taxation Study Text: Edward DuahAgyemeng, I.C.A
6. Ghana Taxation: J.H. Norgah
7. Insight into the Tax Laws of Ghana: Francis E. K. Akoto
8. Free Zones Act 1995 (Act 504)
9. National Health Insurance Act 2003, (Act 650)

TOURISM AND HOSPITALITY

1. RATIONALE FOR THE TOURISM AND HOSPITALITY EXAMINATION SYLLABUS

Tourism has become one of the most powerful tools for national and sub-regional development and integration.

Ghana and West African countries, with their numerous tourism resource potentials, seek to tap into this sector by identifying, harnessing and developing as well as managing the various tourism resources.

Students who study Tourism and Hospitality would acquire the needed skills that would enable them acquire jobs in the tourism and Hospitality industry and contribute towards tourism development.

2. PREAMBLE

The Advanced Business Certificate Examination (ABCE) syllabus which is equivalent to the erstwhile Advanced General Certificate Examination is designed to assess knowledge and skills of candidates in Tourism and Hospitality operations and management.

Graduates of ABCE Tourism and Hospitality programme can progress to do degree courses in Tourism and Hospitality and also gain employment into tourism and hospitality related organizations.

3. AIM

The aim of the syllabus and examination is to prepare candidates for careers in the tourism and hospitality industry as well as equip them for further education in tertiary institutions.

4. OBJECTIVES

The examination would test candidates’:

1. understanding of basic concepts in tourism and hospitality
2. knowledge about tourist destinations in Ghana
3. appreciation of the economic, social, and environmental impacts of tourism and hospitality industry
4. ability to identify the Tourism potentials of Ghana, including festivals and heritage destinations
5. entrepreneurial skills in the Tourism and Hospitality industry
6. understanding of the roles and functions of public and private agencies in the Tourism and Hospitality industry
7. awareness of Tourism and Hospitality policies in Ghana’s development
8. ability to trace the historical development of Tourism and Hospitality in Ghana
9. understanding of Tourism and Hospitality marketing.

5. FIELD AND PRACTICAL WORK

Students are expected to undertake field work and project work.

6. TARGET GROUP/ POPULATION

This programme targets:

1. Graduates of Technical Schools with General Business Certificate.
2. Graduates of Senior High School with credit passes in any of the General Arts, Business, Visual Arts, Home Economics, and the Sciences programmes.
3. People with 3 years working experience in related Tourism and Hospitality establishments.
4. Students who have attained certificates in Tourism and Hospitality Management.

7. FORM OF THE EXAMINATION

The examination will consist of two papers: Paper1 and Paper 2.

Paper 1 will be taken in **2½ hours** and Paper 2 in **2½ hours**.

Paper 1

This paper which is a practical component will consist of two sections, A and B. and candidates will take the paper in **2½ hours**.

Section A: will comprise of **one problem solving/project** question and candidates will answer it as a compulsory paper for 60 marks within 1½ hour.

Section B: Will comprise of **two case study questions** and candidates will be required to answer one question for 40 marks within 1 hour.

Paper 2

This paper which is a theoretical component will consist of two sections: A and B. Candidates will answer the paper within **2½ hours**

Section A: will comprise of **20 short structured questions** and candidates will answer the paper within **1 hour** for 40 marks.

Section B: Will comprise of five questions, of which candidates will be required to answer three questions within 1½ hour for 60 marks.

8. DURATION OF STUDY

To complete the syllabus, four hours per week contact period is expected for two years.

DETAILED SYLLABUS

TOPIC	COURSE OBJECTIVES
A.	At the end of this unit of work, students should be able to:

<p>3.</p> <p>3.1. TOURIST DESTINATION MIX</p> <p>3.2 Tourist Product</p> <p>4</p> <p>4.1. GEOGRAPHIC CHARACTERISTICS OF TOURIST ATTRACTIONS</p>	<p>renaissance and grand tour through to modern tourism and hospitality period.</p> <p>2.2.2: narrate/trace /recount the history of tourism and hospitality in Ghana through the pre-colonial era to the present.</p> <p>3.1.1 define / explain the tourist destinations</p> <p>3.1.2 identify and compare the various types of tourist destinations</p> <p>3.1.3 describe the elements of the tourist destination mix: attractions, accessibility, amenities, activities, accommodation.</p> <p>3.2.1 Define tourism and hospitality product: heterogeneity, intangibility, immovability, perishability, inseparability.</p> <p>3.2.2 describe the characteristics of tourist products</p> <p>4.1. i define tourist attractions.</p> <p>4.1.2 identify and explain the various types of Tourist attractions: natural attractions: eg. Mole National Park</p>
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TOPIC	COURSE OBJECTIVES
	<u>Man-made attractions, eg.</u> man-made but not purpose built, eg.

<p>7. 7.1 TRAVEL MOTIVATIONS</p> <p>8. 8.1. TRAVEL INTERMEDIARIES</p>	<p>positive impacts:(cultural exchange, promotion of peace and understanding, positive education, health, cultural preservations, etc</p> <p>6.1.5 negative impact: acculturation, rise insocialvices, commoditization ofculture, increase in criminal activities) etc</p> <p>6.1.6. assess the positive and negative environmental impact of tourism and hospitality</p> <p>6.1.7 positive impacts:conservation, etc</p> <p>6.1.8 negative impacts: pollution, congestion, both human and vehicular traffic, etc</p> <p>7.1.1 identify and explain what motivates people totravel</p> <p>7.1.2. classify the motivations for travel</p> <p>7.1.3 physiological factors: Health, education, visit to families and friends, etc.</p> <p>7.1.4 Economic factor: business,fairs and exhibitions, etc</p> <p>7.1.5 Social factors: religion,sports,entertainment,marriages, etc</p> <p>8.1.1.define with examples travel intermediaries: travel agency, tour operations, tour guiding</p>
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TOPIC	COURSE OBJECTIVES
	<p>8.1.2. describe the functions of travel intermediaries:</p>

	<p>Functions: Tour operations: research and planning, marketing and promotion, administration of the tours, tour management/coordination etc</p> <p>Functions: Tour agency: ticketing and reservation, information and advice etc</p> <p>Functions: Tour guiding-ground handling, interpretation and orientation etc</p> <p>8.1.3*NB: students should be able to prepare cost and plan itinerary.</p>
8.2 Positive qualities of tourism and hospitality intermediaries	8.2.1 outline the positive qualities of Tourism and Hospitality intermediaries: resourceful, marketing skills, honesty/integrity, good communication skills, timeliness, vision, responsiveness, personal hygiene, innovative, basic ICT skills
9.	
9.1. HOSPITALITY AND OTHER SERVICES	9.1.1 define hospitality and enumerate the types of hospitality services
9.2. Accommodation Establishments	9.2.1 enumerate and differentiate between types of accommodation establishments: hotels, motels, guest houses, resorts, hostels, dormitories, inns, camp sites, caravans, etc.
9.3 Catering Services	9.3.1.1 describe the various types of catering services: restaurants, fast foods, contract-catering, outdoor catering, off shore catering, traditional catering, night clubs, pubs, drinking bars, institutional catering, etc.
9.4. Other Tourism Services	9.4.1.1 define transportation
9.4.1 Transportation services	9.4.1.2 describe the different modes of transport: Air, road, water rails, cables, etc
	9.4.1.3 describe the types of tourist transport: airline, coaches, taxis, limousines, tricycles cruise liners, ferries etc

TOPIC	COURSE OBJECTIVES
9.5 Ancillary services	9.5.1. mention/list ancillary services to tourism and hospitality: banking, insurance, bureau

<p>10 10.1. TOURISM AND HOSPITALITY MARKETING</p> <p>10.2. Marketing Mix for Tourism and Hospitality</p> <p>11. 11.1 TOURISM AND HOSPITALITY REGULATORY AGENCIES</p>	<p>de change,hospitals and clinics, souvenir shops, safety and security etc</p> <p>9.5.2 describe the functions of ancillary service providers in tourism and hospitality</p> <p>10.1.1. define tourism and hospitality marketing</p> <p>10.1.2 mention and describe the various marketing mixon tourism and hospitality (the 7 Ps’)- promotion, products, physical evidence, process, people, price,place.</p> <p>10.2.1 mention and explain the various promotional mix of tourism and hospitality: advertisement, sales promotion, public relations, personal selling, e-marketing</p> <p>11.1.1 identify public agencies in tourism and hospitality industry and their roles and functions: The ministry of Tourism, Culture and Arts Ghana Tourism Authority (GTA): marketing, promotion, licensing,research regulation,etc Ghana Tourism Development Company (GTDC): commercial intervention Hotels Catering and Tourism and training (HOTCATT)</p> <p>11.1.2 identify private organizations and describe their functions in tourism and hospitality: -Ghana Tour ism Federation (GATOF), Ghana Hotels Association (GHA),Tour Operation Union ofGhana (TOUGHGA), Tour Guide Association (TORGA), Chef Associations of Ghana, Board of Airlines,institute of Hospitality, Car Rentals Association,</p>
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TOPIC	COURSE OBJECTIVES

<p>12</p> <p>12.1. ENTREPRENEURSHIP IN TOURISM AND HOSPITALITY.</p> <p>12.2 Principles of Entrepreneurship</p> <p>12.3. Entrepreneurship Opportunities in Tourism and Hospitality</p> <p>12.4. Sources of Funding for Tourism and Hospitality Entrepreneurs</p> <p>12.5 Tourism and Hospitality Business Plan/Project</p> <p>12.6 Tourism and Hospitality: Case Study</p>	<p>Traditional Cateress Association of Ghana (CRAG), Tour Agencies</p> <p>11.1.3. identify international organizations and describe their functions in tourism and hospitality international organizations- World Tourism Organizations(UNWTO) Word Travel and Tourism Council (WTTC)International Air Transport Association (IATA) etc</p> <p>12.1.1 define entrepreneurship</p> <p>12.1.2explain entrepreneurship in relation to tourism and hospitality</p> <p>12.2.1outline the principles/characteristics of an entrepreneur</p> <p>12.3.1identify the opportunities in tourism and hospitality: photography, catering, cultural dancing, driving, artifacts/craftsmanship, tour guiding</p> <p>12.4.1identify the various sources of funding for entrepreneurs: loans from banks, personal savings, Microfinance and Small loans Centre (MASLOC,) Youth Enterprise Support (YES). Etc</p> <p>12.5.1 required to apply the use of business plan techniques, prepare cost/design itinerary, to use concepts in tourism and hospitality industry to solve real life problems/ project. Project in Tourism and Hospitality: Project process Project product Project report</p> <p>12.6.1 case study knowledge is also required.</p>
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TOPIC	COURSE OBJECTIVES
	<p>12.6.2 topics on the following would be considered for the case study:</p>

	Accommodation Restaurant/food and beverage Transportation Information Health Economics Entertainment Religion/culture and dance/festivals Education Attractions Environment Security History
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SUGGESTED READING LIST

Akyeampong, O (1996) *Tourism and regional development in SubSaharan Africa*, Department of Human Geography, Stockholm University, Meddlelanden, No. 98.

Allen, J., O'Toole, W., McDonnell, I., and Harris, R. (2002). *Festival and Special Event Management*, 2nd Edition, John Wiley and Sons Australia Ltd., Sidney.

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Ghana Tourist Board (2005) *New Harmonized Standards for Accommodation and Catering Establishments in Ghana*, Accra.

Goeldner, C.R., Brent Ritchie, J.R., and McIntosh, R.W. (2000). *Tourism Principles, Practices and Philosophies*, 8th Edition, John Wiley and Sons, New York.

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- Mathieson, A & Wall, G. (1982). *Tourism: economic, physical and social impacts*, Longman, Harlow.
- Mensah, I. & Dei Mensah, R. (2013). *Management of Tourism and Hospitality Services*, (2nd edition). Xlibris LLC., Bloomington, IN.
- Middleton, V. T. C., & Clarke, J. (2001). *Marketing in Travel and Tourism*, 3rd Edn. Butterworth-Heinemann, Oxford.
- Mowforth, M. and I. Munt. (2003). *Tourism and Sustainability: New Tourism in the Third World*. 2nd Edn. Taylor & Francis
- Page, S. (2005). *Transport and tourism*. Pearson Prentice Hall, London.
- Renshaw, M.B. (1997). *The Travel Agent', Business Education*: UK.
- Sharpley, R. & Telfer, D.J, eds (2002). *Tourism and Development: Concepts and Issues*, Chennel View, Clevedon.
- Swarbrooke, J. (1995). *The Development and Management of Visitor Attractions*, Butterworth Heinemann: UK.
- Syratt, G., and Archer, J. (2003). *Manual of travel agency practice*. Routledge, Oxford.

TEXT PROCESSING

1. AIMS

The aims of the syllabus are to:

- (a) Produce well displayed documents with minimum errors at a speed of 50wpm.
- (b) Develop text processing skills in users to meet the requirements of the world of work.
- (c) Develop the capacity of candidates to enable them work in the modern e-office.

2. TARGET POPULATION

This syllabus is designed for:

- (1) persons who have acquired typewriting/computing/text processing skills at the speed of 40wpm and wish to acquire higher skills in the subject.
- (2) persons who aspire to advance in their carriers in this field of study.
- (3) persons who wish to acquire advanced skills in texting processing.

3. FORM OF THE EXAMINATION

- (1) The time allowed for the examination will be 2 hours 15 minutes.
- (2) The examination will be in three parts;
 - (a) 10minutes for setting up the candidates' workstation.
- (b) This will be a compulsory case study for 40 marks to be answered within 1 hour 30 minutes. This paper will carry 30% of the total marks for the subject.
- (c) Essay questions.

4. DURATION OF STUDY

A minimum period of six (6) months of three (3) hours per week will be sufficient to cover syllabus fully.

5. DETAILED TOPICS

TOPIC	COURSE OBJECTIVES
1. Microsoft Office Word	<p>At the end of these units of work, candidates should be able to:</p> <p>1.1 Create a document with a title page, table, chart, watermark, diagonal and vertical headings.</p> <p>1.2 Generate standard form letters, memorandum, minutes, reports, mailing labels and directories.</p> <p>1.3 Create and print a professional newsletter, notices, advertisements, cards, itinerary, menus, recipe and fliers.</p> <p>1.4 Create and print legal, technical and literary documents.</p> <p>1.5 Link and excel worksheet and chart to a word document.</p>
2. Microsoft Office Excel	<p>2.1 Create and use financial functions, data tables and amortization schedules.</p> <p>2.2 Create, sort, and query a table.</p> <p>2.3 Create templates and work with multiple worksheets and work books.</p> <p>2.4 Produce standard forms of final accounts, income statement (profit and loss account), balance sheet (horizontal), income and expenditure accounts statements, bank reconciliation statements and consolidated accounts.</p>
3. Microsoft Office Access	<p>3.1 Create reports and forms.</p> <p>3.2 Create multi-table forms.</p>

	3.3 Use macros, switchboards, pivot tables and pivot charts.
4. Microsoft Office PowerPoint	4.1 Create a presentation with custom background and smartArt diagrams. 4.2 Work with information graphics. 4.3 Collaborate and deliver presentations.
5. Microsoft Office Outlook	5.1 Start and customize outlook. 5.2 Create a personal folder. 5.3 Enter and edit appointments. 5.4 Create and monitor events.
6. Data/Information Security and Integrity	6.1 Identify and explain various threats to data/information security (refer notes).
7. Ethics in Text Processing and Information Management	7.1 Explain the basic privacy issues in text processing.

SUGGESTED READING LIST

NOTE: It is recommended that teachers prepare Teaching Handouts for their students.

NOTES FOR GUIDANCE

1.0 General Comments

The course is skill-based and therefore, candidates are expected to exhibit professionalism and skills in developing and producing standard documents for the workplace. This includes in-depth understanding of traditional correctional signs, standard text processing display formats, styles and techniques of touch typing using the QWERTY keyboard on computers.

Candidates must be conversant with saving and data protection techniques.

2.0 MS Office Word – Candidates should be able to do the following;

- Create page(s), insert, insert and edit materials, save documents in various directories and print in single or multiple pages
- Change theme colours.
- Apply SmartArt graphics.
- Change text cases.
- Create and apply watermarks.

- Chart and draw tables.

3.0 MS Office Excel – Candidates should be able to exhibit the following skills;

- Add customs borders and a background colour to a range.
- Create cell names based on row titles.
- Use data tables to analyze worksheet data.
- Create amortization schedules.
- Add computational fields to the table.
- Work with table in excel.
- Query and extract records from tables using autofilter.
- Use data base functions.
- Create workbook from templates and consolidate data by linking workbooks.

4.0 MS Office Access – Candidates should be able to exhibit the following skills;

- Create, group and sort in reports.
- Filter records in a report.
- Identify report sections.
- Use layout and gridlines in form creation.
- Change an autoformat.
- Use input mask wizard and add fields to table.
- Update new fields.
- Create and pivot tables, pivot charts switchboards.
- Use SQL features.

5.0 MS Office PowerPoint – Candidates are expected to;

- Format slides.
- Apply WordArt styles.
- Create and format SmartArt designs and graphics.
- Use vector bitmaps.
- Apply clips.
- Use hyperlinks.
- Add tables and charts to slides.
- Use Thesaurus.
- Edit and apply action buttons.
- Insert comments, protect and authenticate slides.
- Set and remove passwords.
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6.0 MS Office Outlook – Candidates must be able to exhibit the following skills in;

- Customizing outlook.
- Creating folders and entering appointments.
- Editing appointments.

- Creating events using calendars (weekly and monthly).
- Scheduling meetings.
- Exporting, importing and deleting subfolders.
- Archiving items.
- Sending instant messages

RECOMMENDED TEXT BOOKS

- (1) Microsoft Office 2010, Introductory. Gary B. Shelly, Misty Vermnat.
- (2) Course Technology. Cengage Learning, 2011.